YOJANA

APRIL 2023 | A DEVELOPMENT MONTHLY | ₹ 22

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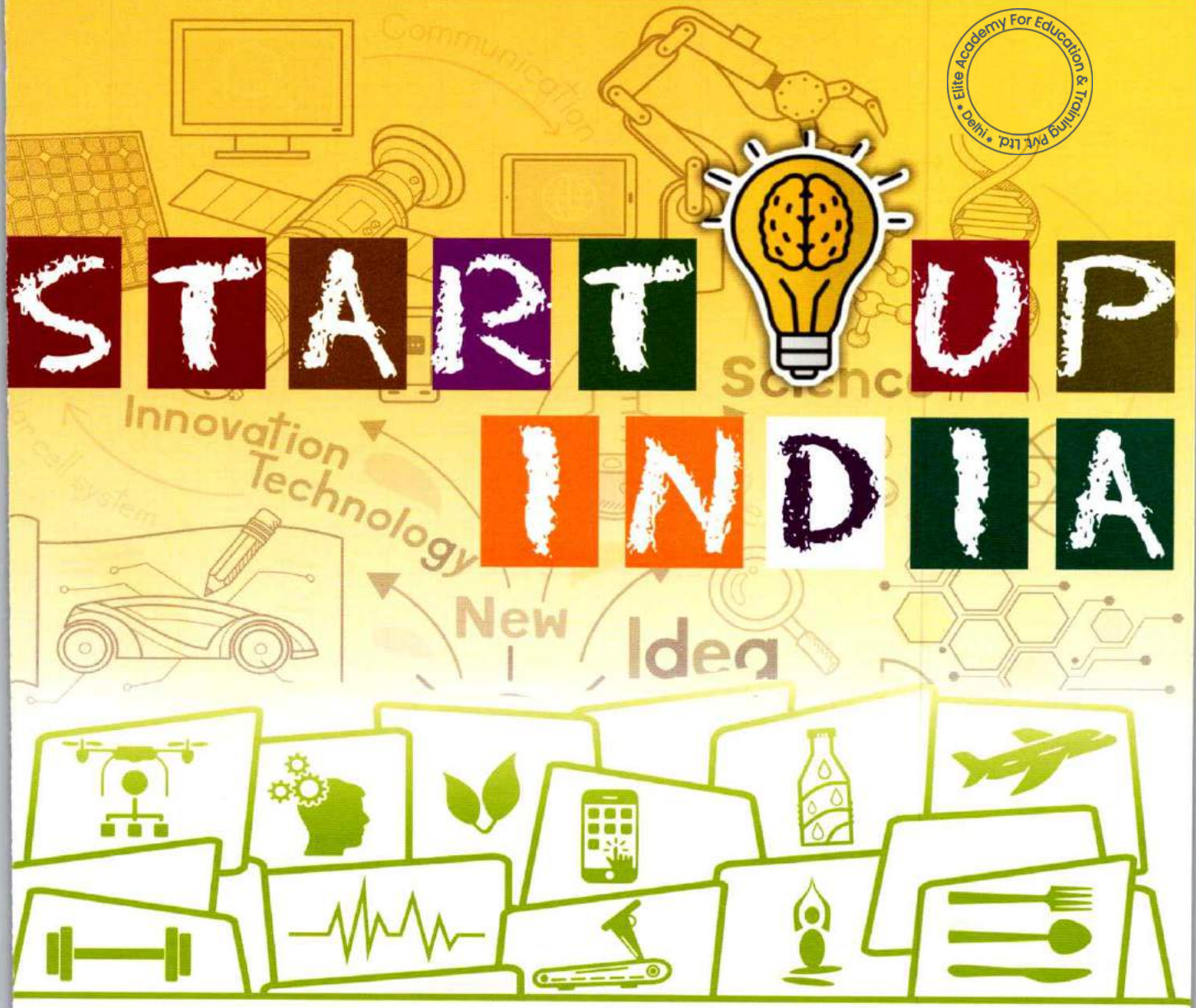

LEAD ARTICLE

Opportunities for Youth in the Startup Ecosystem
Anurag Singh Thakur

FOCUS

Startup India Action Plan
Foundation of Indian Startup Ecosystem
Anurag Jain

SPECIAL ARTICLE

Startup20 Engagement Group Under India's G20 Presidency
Dr Chintan Vaishnav, Sumaiya Yousuf

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STARTUP BASICS

Startups are in vogue and define the times we live in. Here are some of the key terms that we often come across in our daily lives, simplified for a quick read.

What is a Startup?

A startup is an early-stage entrepreneurial venture that is typically formed to solve real-world problems. Because many startups address societal needs, they attract investors and funders due to their tremendous growth potential.

What is the Startup India Scheme?

Startup India is a flagship initiative of the Government of India, intended to catalyse startup culture and build a strong and inclusive ecosystem for innovation and entrepreneurship in India. Since the launch of the initiative on 16 January 2016, Startup India has rolled out several programs with the objective of supporting entrepreneurs, and transforming India into a country of job creators instead of job seekers.

What is Unicorn?

The term 'Unicorn' refers to the rarest of the rare startups that become Unicorns attaining a valuation of more than USD 1 billion.

What is Seed Funding?

Seed funding is the first official equity funding stage. It typically represents the first official money that a business venture or enterprise raises. The Startup India Seed Fund Scheme has been approved for the period of 4 years starting from 2021-22. The Scheme aims to provide financial assistance to startups for proof of concept, prototype development, product trials, market-entry, and commercialisation. It has been implemented with effect from 1 April 2021.

#startupindia
Ease of Doing Business
Objective
To reduce the regulatory burden on Startups, thereby allowing them to focus on their core business and keep compliance costs low.
Eligibility
DPIIT recognised startups that are within 10 years of incorporation.
Registration Process
1. Visit https://shramsuvidha.gov.in/startUp_action to go to the Shram Suvidha Portal of the Ministry of Labour and Employment
2. Register at Shram Suvidha Portal and then login. (https://shramsuvidha.gov.in/signupUser)
3. After successful login, click link "Is Any of your Establishment a Startup?"
4. Follow the instructions.

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Onboarding Benefits
Startups can self-certify compliance with 6 labor and 3 environmental laws online.
No labor law inspections for 5 years. Startups can only be inspected with a written, credible, and senior-approved complaint of violation.
Startups in the "white category" (defined by the Central Pollution Control Board) can self-certify compliance with environmental laws and only undergo random checks.

What is an Incubator?

Incubators play a vital role in the growth of startups. They provide the necessary resources such as infrastructure, mentorship, and financial support to nurture and support the innovation of startups. India has 400+ Incubators with most of them at the nascent stage.

What is a Pitch?

A pitch is a brief presentation or introduction to a prospective investor about the startup. The goal of a pitch is not to answer every possible question about the startup, but rather to engage an investor's interest in learning more about it.

Who are Angel Investors?

'Angel investor' means any person or entity who proposes to invest in an angel fund and satisfies one of the following conditions, namely,

a. An individual investor who has net tangible assets of at least two crore rupees excluding value of his principal residence (among other criterions);

b. A body corporate with a net worth of at least ten crore rupees; or

c. An AIF registered under these regulations or a VCF registered under the SEBI (Venture Capital Funds) Regulations, 1996.

Source : Startup India, PIB

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YOJANA

Since 1957 A DEVELOPMENT MONTHLY

Let noble thoughts come to us from all sides.
Rig Veda

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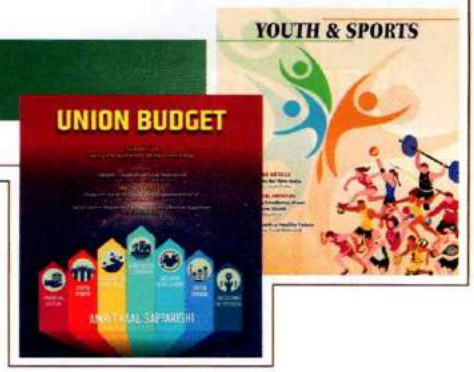

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Millets in a new Avatar

The January 2023 issue contains a wealth of information on Millets. In fact, it reminds me of my childhood, when millet consumption was a regular occurrence, especially after childbirth, as it was a healthy food supplement for both the lactating mother and the newborn baby. It had vanished with the advent of modern-day lifestyle and has made a comeback in a new avatar! Team Yojana deserves all praise for bringing such an important issue to light with valuable information.

– Susheela B R Ramanna
Bengaluru, Karnataka

Comprehensive overview of current issues

Yojana has been on my reading list since last year. The Government of India's 'Yojana' is an appropriate material for complete knowledge enhancement. The most recent editions have provided a comprehensive overview of current issues. The January edition provided comprehensive information about millets, and the February edition acquainted me with the youth's power and introduced me to their potential. Excellent for those preparing for a variety of competitive exams. Thank you to the Yojana team for their efforts.

– Abhishek C
Odisha

India's digital economy

The February 2023 issue of Yojana Magazine features an insightful article on the potential of India's digital economy. The author argues that India's digital economy has shown remarkable growth in recent years, with a thriving e-commerce sector, significant investment in technology, and a large and growing number of internet users.The article further highlights the importance of addressing the digital divide that exists in India, particularly in rural areas where access to digital technologies is limited. The author suggests that investing in digital literacy programs and providing affordable access to technology can help bridge this gap. Overall, the article paints a hopeful picture for India's future as a leader in the digital economy. With the right investments and policies, India can continue its impressive growth and become a global hub for digital innovation and entrepreneurship.

– Awanish Kumar Gupta
Parshurampur, Azamgarh, Uttar Pradesh

An issue on languages

I would like to request that you bring one volume of Yojana on Indian languages, in which the topics of languages, relevant policies, the impact of Digital India on languages, language endangerment, and so on are thoroughly discussed.

– Arimardan Kumar Tripathi
West Bengal

Promoting better synergy in society

Yojana and Kurukshetra magazines can also briefly describe methods of cooperation among the various entities (citizens-public/private) relevant to that article in each of their articles.

– Aman
aman2047125150@gmail.com

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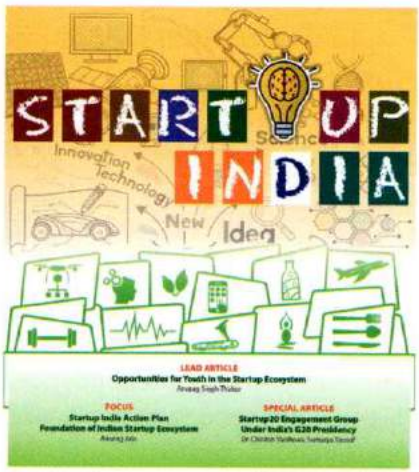
Startups for New India



We all start our journeys in life, profession, and dreams somewhere. It is about following one's passion, conceptualising something unique, giving it a shape, facing all the challenges, and realising something we truly believe in. It is also about creating something unique, in terms of solutions, products, or services that have the potential to disrupt the existing ways and means; thus, bring a positive change around us.

This is the line of thought behind the Startup India initiative of the Government of India. It intends to catalyse startup culture and build a strong and inclusive ecosystem for innovation and entrepreneurship in India. It is the driving force behind sustainable economic growth and has the potential to generate large-scale employment opportunities. The Government through this initiative aims to empower startups to grow through innovation and design. Launched in 2016, the Startup India Initiative has rolled out several programs with the objectives of supporting entrepreneurs, building a robust startup ecosystem, and transforming India into a country of job creators instead of job seekers. In order to meet the objectives of the initiative, the Government of India has announced an action plan that addresses all aspects of the startup ecosystem. With this action plan, the Government hopes to accelerate spreading of the startup movement; from the technology sector to a wide array of sectors including agriculture, manufacturing, social sector, healthcare, education, etc.; and from existing tier-I cities to tier-II and tier-III cities including semi-urban and rural areas. The key pillars of support for startups under the Startup India Initiative are Simplification and Handholding, easier compliance, easier exit process for failed startups, legal support, fast tracking of patent applications, and a website to reduce information asymmetry; Funding and Incentives, exemptions on Income Tax and Capital Gains Tax for eligible startups; a fund of funds to infuse more capital into the startup ecosystem; and a credit guarantee scheme; Incubation & Industry-Academia Partnerships, creation of numerous incubators and innovation labs, events, competitions, and grants.

This issue of Yojana focuses on the energy and vision this startup ecosystem brings to the lives around us. It also discusses the opportunities in different sectors and domains for the startups. It also encapsulates various initiatives and schemes promoting startups and encouraging youth to start something on their own.

These startups often bring innovative and tech-powered solutions to common-world problems. Young minds have a power to think out of the box and challenge the existing systems and processes. Startups give wings to the imagination and potential of our youth, thus providing a launchpad for their participation in the growth story of the New India. ❑

LEAD ARTICLE

OPPORTUNITIES FOR YOUTH IN THE STARTUP ECOSYSTEM

The story of startups is not just about numbers. It is the story of the ability to access new opportunities in New India. A New India where good economics is at the centre of politics and is driving much-needed change. Today the world acknowledges the capacity, knowledge, and vigour of Indian youth in providing solutions to the most complex problems of human civilisation. The Government of India has been able to bring capital investment as well as the best innovative practices from around the world to India.

ANURAG SINGH THAKUR

The author is the Union Minister for Information & Broadcasting and Youth Affairs & Sports, Government of India. Email: minister.inb@gov.in

The world's youngest yet largest democracy is 75 years old today. The nation will celebrate 100 years of independence in 2047. The next 25 years are termed Amrit Kaal by Prime Minister Shri Narendra Modi ji. It is going to be the gateway to the Swarnim Yug, which is poised to start after 2047. The PM has also resolved to make India a developed nation by then. The youth of today are the Arjunas of the chariot who will take Bharat on an Amrit journey. A journey that will make India a Vishawguru! A journey which will establish that the 21st century is indeed India's century.

Today, the world is rapidly ageing, but India is still young and going to remain the youngest until 2070. Out of 1.4 billion human resources, about a billion Indians are under the age of 35 today. Our average

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age is 29. In 2047, 21% of the global workforce will be in India. Today, the world acknowledges the capacity, knowledge, and vigour of Indian youth in providing solutions to the most complex problems of human civilisation.

To ensure that India fully reaps the benefit of its demographic dividend, the Government of India is planning & executing policy meticulously. Startup India has been decisive & phenomenal among the series of interventions by the Government of India for making India's youth the best in the world. If words like Startup, Entrepreneurship and Seeding have become popular among the youth today, then credit goes to Startup India. Launched on the 16 January 2016 as a clarion call to the innovators, entrepreneurs, & thinkers of the nation to lead from the front in driving India's sustainable economic growth and creating large-scale employment opportunities, Startup India today has become a globally known journey of India's fast-paced, always innovating and resilient entrepreneurial ecosystem.

The story of startups is not just about numbers. It is the story of the ability to access new opportunities in the New India. A New India where good economics is at the centre of politics and is driving the much-needed change.

ESTABLISHING A STARTUP IN INDIA

The Government of India under the leadership of Prime Minister Shri Narendra Modi ji, is providing all the necessary policy, institutional and regulatory framework support to the startups in the country.

NEW INDIA: OPPORTUNITIES FOR YOUTH

The breadth of opportunities that India presents today is unprecedented both in terms of size and scale. Today, the Government of India has been able to bring capital investment as well as the best innovative practices from around the world to India. After bringing it here, the Government is also facilitating fast commercialisation through dedicated policy interventions. We are committed to provide best of the world to our young entrepreneurs.

Out of the $950 billion in FDI received since independence, $532 billion came in the last 8 years or so. And the best part is that it has come from 162 countries in 61 sectors to the 31 states & UTs. With the initiatives like Digital India, broadband connectivity in villages drove the growth of the

Our startups are changing the rules of the game. I believe that startups are going to be the backbone of New India.
- Narendra Modi, Prime Minister

STARTUP INDIA FACTSHEET

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STARTUP INDIA
STAND UP INDIA

AT THE LAUNCH OF STARTUP INDIA

Number of Startups **452**

ON FEBRUARY 02, 2023

Number of Startups recognised by DPIIT **92,888**

2021

A Unicorn added in every **29** days

2022

A Unicorn added in every **9** days

STARTUP INDIA KIT

For detailed information on the benefits offered under the Startup India Initiative and the process to avail them, readers may kindly refer to the Startup India Kit available on Startup India's official website, i.e., www.startupindia.gov.in

The kit comprises all the relevant information about incentives such as market access support, regulatory support, public procurement benefit, funding support, tax benefits, and IPR support, among others. The kit also contains details about the Startup India Online Platform (www.startupindia.gov.in) which offers pro-bono services, knowledge modules, details on government schemes, idea bank, active programs in addition to network of mentors, investors, incubators, accelerators, corporates, startups, and aspiring entrepreneurs.

STARTUP INDIA FACTSHEET

TODAY, INDIA IS

#1 in starting new startups everyday

INDIA RANKS

#2 in the number of startups

INDIA HAS WORLD'S

3rd largest startup ecosystem

ECOSYSTEM CAN CONTRIBUTE

4 - 5% to the GDP of the country

IT HAS

3rd largest number of Unicorns in the world

INDIA HAS ESTABLISHED

1st Startup20 engagement group in G20 Presidency

startup ecosystem, especially in remote parts of the nation. 'MAARG' portal is helping innovators and startups from remote areas to get access to crucial opportunities and funding ecosystem. This is testimony of the inclusive development in the New India and reflects how the new engine of the Indian growth story lies in semi-urban and rural India.

STARTUPS CATERING TO MARKET DEMANDS

According to a Boston Consulting Group study, every Indian born after 2000 will spend around 'two hundred and forty thousand dollars' in their lifetime. If you multiply this number by 1.6 billion, then you get $384 trillion. That is the sheer size and magnitude of the Indian domestic market and demand by 2047.

Today, 11 percent of the world's population lives in Indian villages. Around 30 people are moving from Indian villages to cities every minute. By 2047, 20 percent of the world's middle class will be in India. It means that in the next 25 years, there will be an entirely new Urban population that will need A to Z of things including housing, infrastructure, food, education, water, health, entertainment, social security, etc. Young entrepreneurs have a myriad of sectors to innovate in and positively disrupt the market. The startups have the opportunity to fill an ever-increasing demand.

SCOPE IN KNOWLEDGE-BASED DIGITAL ECONOMY

In the Union Budget 2023-24, the Finance Minister talked of making India a knowledge-based digital economy. It means scientific digitisation of the whole economy. The Government of India is moving towards 100 percent digitisation of government processes to make them more citizen-centric. Under this, a Digital Public Infrastructure will be developed for the farmers of the country. ICMR labs will also be made available to private medical colleges and private sector R&D companies to promote health-based research. A new programme will be started through the Centre of Excellence to promote research and innovation in pharmaceuticals. District Institutes of Education and Training Centres will be developed for revolutionary change in the training of teachers. A National Digital Library will also be built.

Under the Pradhan Mantri Kaushal Vikas Yojana, skilling and training will be given for artificial intelligence, coding, 3D printing, and Internet of Things. A total of 30 Skill India International Centres, 3 Centres of Excellence for Artificial Intelligence, and

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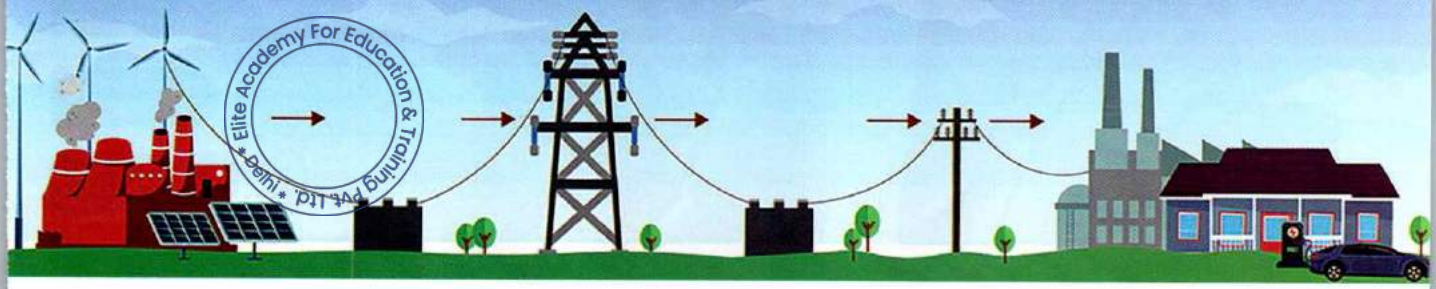
OPPORTUNITIES IN THE ENERGY SECTOR

Today, India's major expenditure goes into meeting its energy needs. The Government has taken this up seriously. While promoting sustainable living, there is a provision of Rs. 35,000 crore for energy transition in this budget. Rs. 20,000 crore have been given for the Green Hydrogen Mission. India holds the fourth position in the world, in the field of solar energy. The recently-discovered lithium deposits in Jammu and Kashmir are also likely to open up new opportunities. The energy sector promises guaranteed success and must be leveraged by the youth and startups so that India can become self-sufficient and a net exporter nation of energy by 2047.



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100 labs for the development of 5G applications will be opened in the country. The Government will also give stipends to 47 lakh youth so that everyone gets an equal opportunity.

To facilitate the use of data arising from the Indian digitisation, the Government is soon going to introduce the National Data Governance Policy. With this, the country's data will be available to the youth of the country so that they are able to develop new technologies and innovations.

INNOVATORS IN FUTURISTIC TECHNOLOGY

About 41 percent of the world's real-time transactions happened in India last year. For the first time in history, digitisation is happening at this pace and scale. India is going through the most unprecedented transformation in the history of free world.

India is already making strides in the tech industry. According to a NASSCOM report, the IT industry posted a 15.5 percent YoY growth for FY22. It further added, that the tech sector revenue surpassed USD 200 billion. We are witnessing an increased demand and development in various tech sub-sectors such as AI, blockchain, XaaS, platformisation, cloud computing, cybersecurity, hyper-scale computing, IoT, machine learning, and supply chain which can be leveraged by startups. Armed with the philosophy of Atmanirbhar Bharat, the Government is more than prepared to enable these homegrown businesses to emerge as global giants and the Indian innovators to lead in the area of futuristic technology.

NATIONAL LOGISTICS POLICY: A BOON FOR STARTUPS

To boost the ease of doing business and enhance the livability quotient, National Logistics Policy (NLP)

3 KEY PILLARS OF SUPPORT
#1
SIMPLIFICATION AND HANDHOLDING
Easier compliance, easier exit process for failed startups, legal support, fast tracking of patent applications and a website to reduce information asymmetry.
#2
FUNDING & INCENTIVES
Exemptions on Income Tax and Capital Gains Tax for eligible startups; a fund of funds to infuse more capital into the startup ecosystem and a credit guarantee scheme.
#3
INCUBATION & INDUSTRY
Academia Partnerships: Creating of numerous incubators and innovation labs, events, competitions and grants.

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was launched on 17 September 2022. The policy aims to lower the cost of logistics from the existing 13%-14% range and bring it on par with other developed countries. This will increase the competitiveness of Indian products in both the Indian home market and the international market. Moreover, the reduced cost will also increase efficiency efforts across all sectors of the economy, which encourages value addition and enterprise.

The NLP's transformational capacities further increase when combined with previous connectivity and infrastructure improvement schemes like Gati Shakti, Sagarmala, and Bharatmala.

Other than the opportunities for housing, infrastructure, entertainment, food, education, health, social security, etc., there are also sectors like energy, space & science, soft power, tourism, agriculture & defense, etc., which have the potential to make Indian startups the best in the world.

INDIA–KNOWLEDGE & CONTENT HUB OF THE WORLD

Along with sports, our yoga-spirituality, music-cinema, and philosophy-literature, etc., also have the power to establish Indian hegemony in the whole world. Today, India's Yoga Day and International Millets Day are the most popular among the programmes celebrated by the United Nations. That is why, we must develop ways of fully leveraging the potential of Indian soft power through startups also.

AVGC SECTOR

The Animation, Visual Effects, Gaming and Comics (AVGC) sector in India has witnessed unprecedented growth rates in recent times, with many global players entering the Indian talent pool to avail of offshore delivery of services. The startup ecosystem in the sector can assist in unleashing the talent pool by providing immense employment opportunities to the youth. These startups, through government initiatives, have the potential to make a mark in the global markets through their enterprise and innovation.

DEFENCE & SPACE SECTOR

The country, which was the biggest defence importer for decades, is today exporting defence

PM GATI SHAKTI
implementing infrastructure connectivity, including roadways and railway projects across the nation, in a coordinated manner.

BHARATMALA
focuses on reducing critical infrastructure gaps to increase the effectiveness of road traffic circulation across the nation.

SAGARMALA
envisions using the potential of the coastline and waterways to reduce the amount of infrastructure needed to reach their targets.

equipment to 75 countries around the world. The country's defence exports have increased 6 times in the last 5 years. The target is to increase Indian defence exports from $1.5 billion to $5 billion by 2024-25.

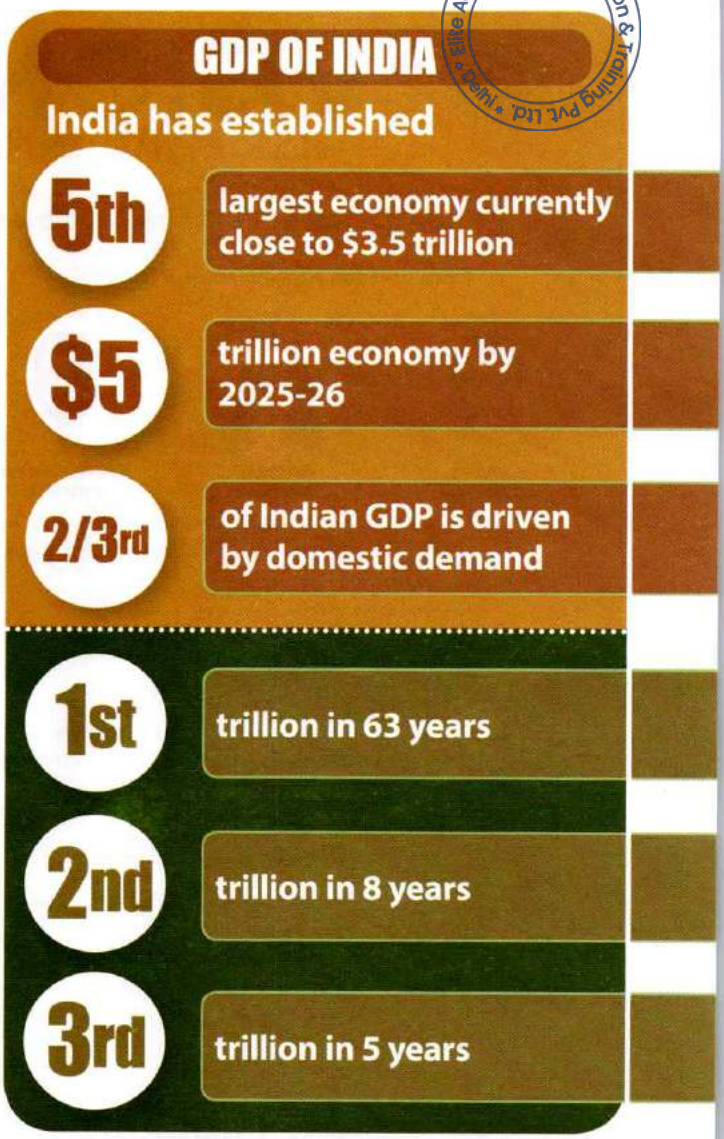
The government launched the Innovations for Defence Excellence (iDEX) framework with the goal of encouraging innovation and technology development in the Defence and Aerospace sectors by involving industries such as MSMEs, startups, individual innovators, R&D institutes, and academia, as well as promoting self-reliance. So far, seven editions of the Defence India Startup Challenge (DISC) have been launched under the iDEX framework.

Under the iDEX route, the Government focuses on innovation, design, & development and supports startups and innovators for successful prototype development. A large number of startups have participated in various rounds of the Defence India Startup Challenge. So far, 136 startups have been engaged, and 102 contracts have been signed for prototype development. Moreover, the Ministry has also accorded the Acceptance of Necessity (AoN) for 14 iDEX products, paving the way for placement of orders with the iDEX winners.

The Government has approved a central sector scheme for iDEX with a budgetary support of Rs 498.78 crore for the five years from 2021-22 to 2025-26. The problem statements emanating from the defence forces are launched under the iDEX framework for the development of technology and prototypes, thus, addressing the real-time problems of defence forces.

AGRICULTURE STARTUPS

The Agricultural Budget which was less than Rs. 25,000 crores in 2014 has been increased to more than Rs. 1,25,000 crore today. India is home to more than 3000 agri-startups today compared to almost nothing 9 years ago. The introduction of accelerator funds for agri-tech startups is not only creating digital infrastructure but also preparing funding avenues. The youth and young entrepreneurs must move forward and achieve their goals. Shree Ann is being promoted for the benefit of our small farmers as well as to increase the growth possibilities of startups in this sector.



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CONCLUSION

The innovative youth must be commended for raising the flag of India. It is because of them alone that India's startup ecosystem is creating waves in the world today. As the Hon'ble PM rightly said, "It is the strength of India's startup ecosystem that it is full of passion, sincerity and integrity. It is the strength of India's startup ecosystem that it is constantly discovering itself, improving itself, and growing in strength. It is constantly in a learning mode, in a changing mode, and adapting itself to new situations." I wish all the young entrepreneurs the very best for their future. The world is a playground for your startups. Go and play keeping the spirit of Vasudhaiv Kutumbakam.

Jai Hind, Jai Bharat, Jai Vigyan! ❑

STARTUP INDIA ACTION PLAN

FOUNDATION OF INDIAN STARTUP ECOSYSTEM

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Startups are the backbone of the New India. The ecosystem of startups is encouraging innovation, promoting and strengthening new young entrepreneurs, businesses with new ideas, and new ways of doing business. In the Azadi ka Amrit Kaal, i.e. journey from India@75 to Vision India @2047, the Government recognises the role of the startup ecosystem as the wealth creator and growth driver.

ANURAG JAIN

The author is Secretary of the Department for Promotion of Industry and Internal Trade, Ministry of Commerce & Industry, GoI.
Email: secy-ipp@nic.in

Innovation is the bedrock of self-reliant and sustainable growth for any economy. Entrepreneurship is the pivot that allows innovation to play its part in changing the lives of people. As we work towards our mission of being an 'Aatmanirbhar Bharat', fostering innovation and supporting entrepreneurs are the two crucial aspects that will determine the pace at which we move towards the status of a developed country.

From about 500 startups in 2016 to over 92,000 recognised startups in February 2023, India's startup ecosystem growth story has become a globally renowned case of a structured development and evolution of an ecosystem and community. Today, we have at least one recognised startup in every State and UT spread across over 660 districts and diversified in more than 55 sectors. About 47% of recognised startups have at least one woman director. The inclusiveness and diversity of the Indian startup ecosystem are truly encouraging.

Recognising the potential and importance of the startup ecosystem in the economic growth of the country, the Hon'ble Prime Minister on

7 YEARS OF
STARTUP INDIA
Azadi Ka Amrit Mahotsav
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Innovation For India. Innovation From India
Reforms For Boosting Startups
Startup India Online Hub
Loan Guarantee Scheme
Startup India Seed Fund Scheme
Fund of Funds for Startups

16 January 2016 unveiled the Startup India Action Plan 2016. The complex opportunity of the Indian startup ecosystem lies in the standard lifecycle of a startup: ideation, validation, early traction and scaling. Each of these stages has a different set of stakeholders or beneficiaries. Therefore, it was neither practical nor desirable to have 'one size, fits all' programme or schemes for the ecosystem. Accordingly, the key pillars of Startup India Action Plan were envisaged to be executed in a phased manner with differentiated approaches. The Action Plan comprises 19 action items spanning across areas such as 'Simplification and handholding', 'Funding support and incentives', and 'Industry-academia partnership and incubation'. The Action Plan sets the tone for recognising 'startup' as a distinct economic pillar and laid out the key interventions to be executed in a phased manner for the ecosystem at large.

To execute Startup India initiative on a mission mode, the Department for Promotion of Industry and Internal Trade (DPIIT) adopted a multi-fold strategy spanning from institutionalising the 'right' team, introducing reforms for ease of doing business, activating a completely digital policy and scheme implementation regime, and most importantly, paced turnaround times for every action.

Understanding the visionary and dynamic nature of the initiative and demography of the beneficiaries, the DPIIT institutionalised Startup India Hub ('the Hub'), a one stop online portal, to execute the Action Plans. The Hub functions in a hub-and-spoke model and enables end-to-end digital programme execution regime. Whether it is a startup, incubator, mentor, investor, accelerator or public administrator, all stakeholders of the startup ecosystem can interact and collaborate with Startup India Hub.

To address the funding needs of the startup ecosystem, the DPIIT is implementing Fund of Funds for Startups (FFS), Startup India Seed Fund Scheme (SISFS), and Credit Guarantee Scheme for Startups (CGSS) as envisaged in Startup India Action Plan. These Schemes enable funding to startups through their entire business lifecycle. The SISFS provides funding in form of grant or debt for startups in early stages of their growth, FFS mobilises private equity capital for high growth startups and CGSS promotes collateral free debt funding for mature startups.

In the federal structure of India, the States and UTs play an indispensable role in developing the startup ecosystems across the length and breadth of our nation. Promoting and handholding States and UTs were the key to taking the startup revolution to every block. With this ambition, the DPIIT launched States' Startup Ranking Framework (SRF), an exercise to identify good practices, foster mutual learning amongst States and UTs, and developing a momentum across States and UTs to build favourable policy landscape for startup ecosystems. The ranking frameworks over the years have evolved, become more inclusive and with majority of States and UTs participating in it, have made it a truly national exercise, a one-of-its kind, globally. SRF is complimented by capacity building measures which are undertaken throughout the year. This includes initiatives like Startup India Yatra to nurture the culture of entrepreneurship amongst the students, and

regional and international exposure visits for startup nodal officers and teams.

To identify the depth, quality and spread of innovation, inclusivity and diversity, and entrepreneurship in country, the DPIIT launched the National Startup Awards (NSA). In our flagship annual NSA, we are witnessing some amazing innovations solving everyday problems. Winners of NSA have emerged from smaller cities, such as, Bhopal, Ernakulam, Gurugram, Kochi, Lucknow, Margao, Sonipat and Thiruvananthapuram which is evidence that exceptional innovation is thriving much beyond the metros.

Under the visionary leadership of our Hon'ble Prime Minister, it has been amongst our foremost priorities to develop policy and programs for and with the concerned stakeholders. Under our Startup India initiative, we have adopted this approach by the way of introducing the National Startup Advisory Council (NSAC). Chaired by the Hon'ble Minister of Commerce and Industry, the Council includes members from line Ministries, Departments and Organisations, and non-official members, representing various stakeholders from the startup ecosystem. The Council is playing an important and active role in identifying areas of interventions for expansion of startup ecosystem, ideating, and mentioning national programs under Startup India initiative. Programmes such as MAARG National Mentorship Program, Incubator Capacity Development Program, Startup India Investor Connect portal, Adoption of NavIC Grand Challenge, Startup Champions 2.0, etc. are all ideated and incubated by this Council. NSAC has become a lighthouse example for a stakeholder driven public policy regime and continues to conceptualise new programmes to benefit the stakeholders involved.

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Emergence of 100 Unicorns with a cumulative valuation of $333 billion
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With India's G20 Presidency, we have the opportunity to not only showcase our capabilities to the world but also pursue unity of purpose and unity of action, as represented by the theme of our G20 Presidency, 'One Earth, One Family, One Future'. The institutionalisation of the Startup20 Engagement Group within G20 provides us with another opportunity to lead from the front, unite the world to support the entrepreneurship ecosystem and take our startups to a global stage.

The growth during this period will be driven by knowledge, innovation and sustainability. The startup ecosystem is evolving rapidly, driving the country's growth phase through digital transformation of sections of the economy encouraging private investment, transition to clean energy and providing innovative solutions. The collaborative efforts of the ecosystem will play paramount role to further developing an enabling and inviting ecosystem which empowers Indian thinkers and innovators in their journey from being job seekers to job creators. ❑

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A NEW DAWN FOR THE GLOBAL STARTUP ECOSYSTEM UNDER INDIA'S G20 PRESIDENCY

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With India's G20 presidency, the global startup ecosystem is on the cusp of a new dawn as the Global Twenty has agreed to India's proposal to create the Startup20 Engagement Group. The opportunity comes at a time when India's startup ecosystem has grown to become the world's third largest, with over 92000 startups, 108 Unicorns, and more than USD 40 billion in investment in the last year. Today, there is a startup in every district of India. The Startup20 is an unprecedented opportunity to internationalise India's ecosystem. The Global Twenty canvas is also large with more than 750,000 startups; 41,000 incubators; 21,000 Angel, Venture Capital, and Private Equity Funds; and 1200 Unicorns.

It must be acknowledged that this is not the first time startups are on the G20 agenda. During Turkey's presidency of the G20 in 2015, there was a Task Force on Small and Medium Enterprises (SME) and Entrepreneurship. Subsequently, in Japan (2019), there was the Young Entrepreneurs' Alliance; in Italy (2021), the Innovation League; and in Indonesia (2022), the Digital Innovation Network, which is being continued during India's presidency.

Today, any challenge that matters to the Global Twenty is complex and necessitates the collaboration of innovative businesses from all nations. Arguably, the forum is, by birth, the world's highest policy platform for startups. This forum shall also comprise a litany of important Task Forces. The goal of Startup20 is to create an environment that amplifies all such startups, in keeping with India's G20 theme of One Earth, One Family, One Future.

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What makes this year unique is that startups have never had their own engagement group that will carry their voice to the Global Twenty heads of state in the form of an official Policy Communiqué.

The overarching goal of the Startup20 is to propose a policy framework that achieves two objectives simultaneously: (a) harmonisation of global startup ecosystems to facilitate their collaboration, and (b) doing so without compromising the national ecosystems' freedom to grow in whatever way they see fit.

To accomplish its goals, the Startup20 has formed three Task Forces that focus on critical areas vital to the development of a thriving startup ecosystem. Foundation and Alliances, Finance, and Inclusion and Sustainability are among the Task Forces.

The Foundation and Alliances Task Force seeks to foster a global community of knowledge sharing among startup ecosystems, as well as to bridge the knowledge gap between G20 member countries, startup ecosystems, and emerging economies. Startups either impact and improve existing markets with innovative products and services or introduce and create new markets for existing solutions with innovative business models. Startups operate in a variety of markets and sectors, resulting in the adoption of multiple definitions to describe them and their work across geographies.

Similarly, startups require assistance, partnerships, and collaborations in order to survive and scale in their markets or enter new ones. To develop prospective startups, startup ecosystems in emerging markets must be developed, as well as global access to such ecosystems should be improved. Development of startups through collaboration with large corporates across nations provide a next dimension of growth for startups and expedite some of the key global issues. As a result, the Foundation and Alliances Task Force was established to work in this direction.

The main goals of this Task Force are to harmonise the global startup ecosystem through consensus-based definitions, to promote a global community of knowledge sharing among startup ecosystems, to bridge the knowledge gap between the startup ecosystems of G20 member countries and emerging economies' through partnerships, to enable more industry players across G20 nations to work with startups and cocreate solutions, to create supportive policies for industry players and government organisations to work with startups, and to provide country point of contact for sustained collaboration.

The Finances Task Force aims to increase access to capital for early-stage startups by providing

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financing and investment platforms tailored to their needs. This Task Force is primarily responsible for bringing stability to startup investments at the global, regional, and national levels, identifying triggers that lead to investment fluctuations and minimising such risks for startups, mitigating funding imbalances in critical sectors such as agriculture, healthcare, and climate resilience, developing congruence between societal, corporate, and areas of global interest to develop equal funding opportunities.

The main objective of this Task Force is to increase access to capital for startups by providing financing and investment platforms specifically for early-stage startups, broaden the array of financial instruments available to startups, create pitching and networking opportunities for startups with the global investor community, build suggestive frameworks that could be implemented in emerging ecosystems for building investment capabilities, and provide a framework built upon best practices for global investors to fund startups across G20 member nations.

The Inclusion and Sustainability Task Force seeks to create equal opportunities for startup founders regardless of gender, race, class, or creed, as well as to create a conducive environment for startups building inclusive communities to drive equality and global economic growth. Furthermore, this Task Force aims to promote startups working on Sustainable Development Goals (SDGs) in areas of global interest, as well as to enable more investors to invest responsibly in startups founded on sustainable practices.

The Task Force is responsible for creating an equal opportunity for startup founders to significantly expand the pool of startups and encourage diverse schools of thought developed through different experiences, build a conducive environment for startups which are focusing and building inclusive communities to drive equality and growth of global economies, create avenues for startups to use sustainable practices in order to develop innovative solutions which are also sustainable and better for the environment, garner global support systems for startups focusing on innovations and solutions which would impact the Sustainable Development Goals or bring out business models which would address SDG related challenges innovatively.

A significant focus of this Task Force is to increase support for women led startups and organisations. Another focus area is to enable more investors to invest responsibly in startups built upon sustainable practices, encourage mentorship support to the startup ecosystems of the G20 member countries and emerging economies. The Task Forces are led by over 50 champions of the global startup ecosystems.

With its enormous potential and such strong Task Forces in place, Startup20 is currently

deliberating on many critical discussions, such as centralising the global innovation ecosystem through the facilitation of the establishment of a global innovation centre. With greater access to funding and support, this could be a huge opportunity for startups worldwide, particularly in rural areas, and could further promote and encourage countries to collaborate in this field.

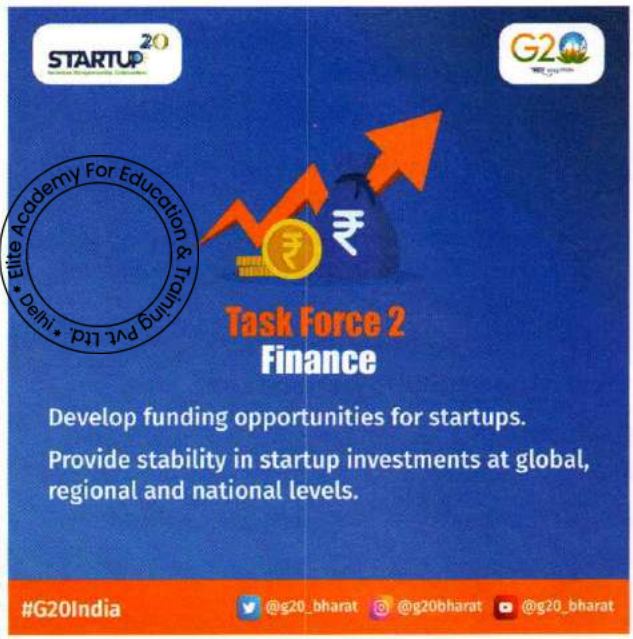
Through global cooperation, Startup20 aspires to be in a position where it has a capacity to advocate for regulatory reforms at the international level, encouraging member countries to make it easier for startups to do business, and startups to attract talent, capital, and opportunities across the global economies.

As the world continues to face economic and technological challenges, startups and entrepreneurship have a crucial role to play in driving growth and innovation. India has a thriving startup ecosystem with a large pool of talented entrepreneurs and investors, therefore Startup20 is also looking at ways to showcase most successful startups to world and move in a direction where these startups could set an example around the globe.

The Startup20 Engagement Group had its Inception Meeting in Hyderabad in January 2023, where 80 international and 100 Indian delegates from 25 countries came together to discuss the objectives and outcomes as framed in the Official Issue Note. The group attracted a diverse set of members from the startup ecosystems worldwide including startups, investors, incubators and accelerators, innovation agencies, industry representatives multilateral organisations, and country missions. The gathering represented delegates from the G20 countries as well as nine observer countries.

Through global cooperation, Startup20 aspires to be in a position where it has a capacity to advocate for regulatory reforms at the international level, encouraging member countries to make it easier for startups to do business, and startups to attract talent, capital and opportunities across global economies.

Following the official inauguration, the host country India and the guest countries provided an



STARTUP 20
G20
Task Force 3
Inclusion & Sustainability
Create equal opportunity for startup founders irrespective of gender, race, class, creed.
Create avenues for startups to follow sustainable practices to develop innovative solutions.
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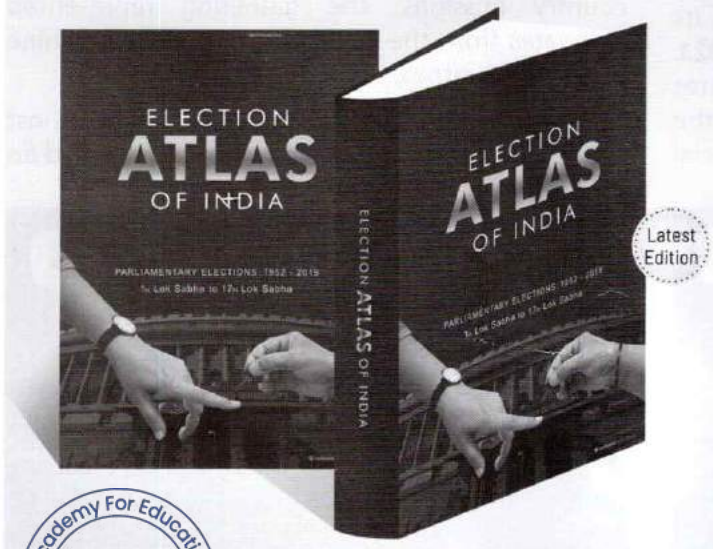
update on the state of their startup ecosystems. The exposition vividly demonstrated where the countries' complementarities and opportunities are as they come together. On the second day, the meeting was divided into interactive sessions to solicit feedback on how the group as a whole could improve the framing of Startup20's objectives and deliverables. What was discovered has now informed a Draft Policy Communiqué, which was to be discussed at Startup20's second meeting in Sikkim.

In addition to welcoming the G20 economies to Startup20, the unique, bottom-up, and generative platform, Startup20x was launched. Startup20x is designed to harness such bottom-up voices and, in addition to the expert-led forum that the Task Forces will provide, inform global startup policy. Startup20x will achieve this goal by inviting startup ecosystems around the world to co-brand and share their content on a global scale. To distribute the content, the platform has partnered with several channels.

The second Startup20 meeting was held on 18-19 March 2023 in Gangtok, Sikkim, which brought together delegates from G20 member and invitee countries. The event provided a one-of-a-kind opportunity to showcase the North East of India's growing and distinct startup ecosystem. The success of this event is built on the agenda established during the inaugural meeting in Hyderabad in January 2023, which received overwhelming support from all G20 delegates in attendance.

Today, any challenge that matters to the Global Twenty is complex and necessitates the collaboration of innovative businesses from all nations. One of the Startup20's key benefits is the opportunity to learn and unlearn from other countries' experiences, successes, and failures, and to use this knowledge to develop better policies and programmes to support startups. Fortunately, there isn't a single complex challenge that we face today that innovative startups aren't addressing. The goal of Startup20 is to create an environment that amplifies all such startups, in keeping with India's G20 theme of One Earth, One Family, One Future. ❑



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AGRI-STARTUPS: CHALLENGES AND OPPORTUNITIES

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Agri-startups shall play a critical role in making India a knowledge-based and technology-driven economy. With the advent of the modern era, agriculture can no longer afford to remain in the throes of the past. Due to a very unique agricultural ecosystem, there is vast potential and ample opportunities for the development of agri-startups.

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Agri-startups are poised to play a critical role in making India a knowledge-based and technology-driven economy. Due to a very unique agricultural ecosystem, there is vast potential (largely untapped) and ample opportunities for the development of agri-startups. India's arable land area of 156.06 million hectares (2019) is the world's second-largest after the United States. Our country has an incredible diversity of climate and soil types (15 agro-climatic zones, 8 major soil types), making it suitable for growing a wide range of field crops, fruits, vegetables, and so on. India is currently the world's largest producer of milk, pulses, millets, and jute, as well as the world's

second largest producer of rice, wheat, and fruits and vegetables. India has recently emerged as a leading exporter of agricultural and livestock products. However, the agricultural sector is also facing several complex problems and challenges. The shrinking size of operational landholdings is a major source of concern, as small landholdings raise transaction costs, making it difficult to adapt several modern technologies. It also becomes difficult to use inputs and natural resources efficiently. Many farmers do not have easy access to timely information about soil, weather, markets, advisories, and other topics. In general, such issues result in higher costs of cultivation, wastage of resources, crop losses and a smaller scale of production. Agri-startups strive to provide solutions through innovations, technology interventions or business models specific to the need of farmers mostly on a real-time basis. As a result of the Government of India's ongoing efforts, our country now has 3,000 agri-startups operating in various agricultural fields and allied sectors.

Modes and Models

In January 2016, the Government of India unveiled a 19-point 'Startup India Action Plan,' which resulted in the implementation of several policy/promotion initiatives aimed at creating a robust ecosystem for nurturing startups and innovations. This resulted in a massive increase in the creation of startups across almost every industry, including agriculture. In terms of geographical distribution, nearly 60% of agri-startups are based primarily in Tier I and II cities in a few states. According to an analysis of the Indian Startup Ecosystem, Bengaluru is one of the country's established startup ecosystem hubs, followed by Mumbai and Delhi NCR. Agri-startups are further classified based on their focus areas, such as agri-tech, animal husbandry, precision farming, organic agriculture, mechanics, advisories, etc. Agri startups typically operate at one or more stages of the agricultural value chain, and on this basis have been classified into seven broad categories: providing output market linkages; facilitating input supply; enabling mechanisation and irrigation; offering a financial solution (credit and insurance); helping quality maintenance and traceability; post-harvest management; logistic services (warehousing and cold chains); and supporting animal husbandry activities. These startups provide solutions to farmers by utilising various types of innovations and technologies. They create products and/or services to improve efficiency at various stages of the value chain, such as infrastructure farm automation, precision agriculture, input delivery, advisory market linkages, and so on. In recent years, some notable business models in the agricultural space have emerged, including the 'farm to fork' supply chain model, IoT (Internet of Things) or big data-led innovation model, and the upstream market place model. More of these agri-startups are utilising cutting-edge technologies to improve the efficiency of agriculture and agri-industry. In general, emerging technologies such as data digitisation, SaaS (software as a service), machine learning, data analytics, artificial intelligence (AF), IoT, satellite data, drones, and block chain are employed. Agri-startups are mainly formed to solve complex problems in the value chain through innovations or technological interventions. The founders have their own unique ideas to address issues/problems in a cost-effective, technically feasible and sustainable manner. Startups progress from the idea to the validation stage where a minimum value product (MVP) is developed to solve the identified problem. Following successful

In January 2016, the Government of India unveiled a 19-point 'Startup India Action Plan,' which resulted in the implementation of several policy/promotion initiatives aimed at creating a robust ecosystem for nurturing startups and innovations. This resulted in a massive increase in the creation of startups across almost every industry, including agriculture. In terms of geographical distribution, nearly 60% of agri-startups are based primarily in Tier I and II cities in a few states.

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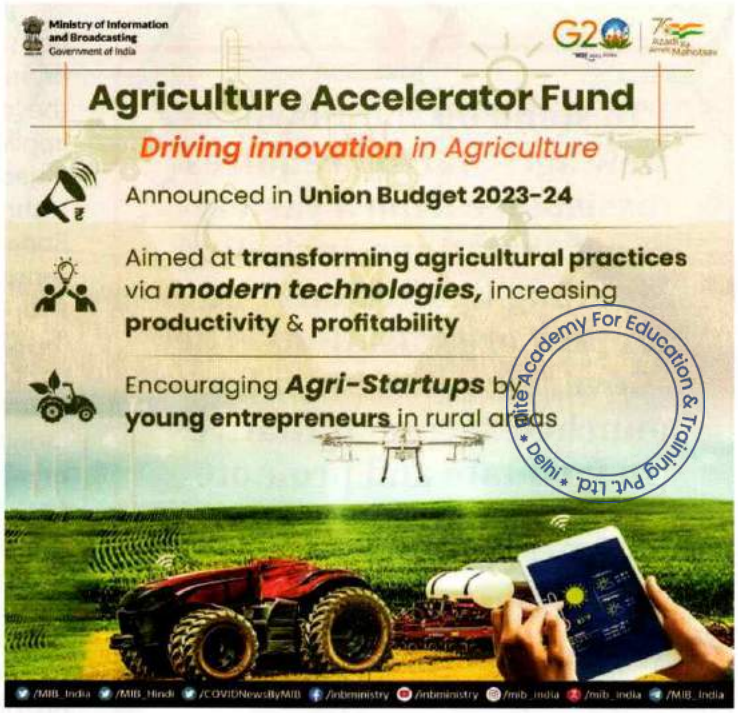
validation, the product gains traction, and startups may acquire customers and generate revenue.

When a startup starts making money, it may enter the scaling stage. However, not all startups reach the scaling stage, many agri-startups remain in the early stages for an extended period of time before failing and disappearing. Scaling up in agri-startups is especially difficult because it necessitates field testing/applications in which many external factors exert their own unpredictable actions. As a result, agri-startups require the most incubation support/handholding and seed funding.

Policies and Promotions

To stand on their own, a new agri-startup requires assistance from a variety of organisations, including funding institutions, support organisations (incubators, accelerators, and so on). The Government of India has launched several initiatives to facilitate and promote agri-startups, with the goal of creating a robust ecosystem for the creation and development of agri-startups. The Agri-Business Incubator (ABIs) Centres were established in various parts of the country, primarily in R&D institutions, in 2015-16. ABIs identify and mobilise emerging entrepreneurs, facilitating their growth through a variety of services including shared facilities (workspaces, infrastructure, etc.) and equipment, business development, technology, finance, mentoring, and networking. The incubation process can last anywhere from 6 to 36 months, with incubatees expected to validate their business models and begin generating significant growth in revenues and customers/clients at the end. In India, there are over 100 agri-focused incubators, most of which are housed in academic and research institutions such as the Indian Council of Agricultural Research (ICAR) and agricultural universities. Startup India, the Atal Innovation Mission, the Department of Science and Technology (DST), and the Ministry of Agriculture and Farmers Welfare also support these incubators.

In 2019-20, the Department of Agriculture, Cooperation, and Farmers Welfare has added a new component called the 'Innovation and Agri-Entrepreneurship Department' to its flagship scheme, the 'Rashtriya Krishi Vikas Yojana' (RKVY-RAFTAAR). Under this programme, a selected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startup is eligible for a maximum financial assistance of Rs. 5 lakh at idea/ pre-seed stage and a maximum financial assistance of Rs. 25 lakh at the seed stage. In this regard, five knowledge partners and 24 ABIs have been appointed to advise on the program's smooth and efficient execution. As knowledge partners, MANAGE, Hyderabad; NAM, Jaipur; IARI (Pusa), New Delhi; UAS, Dharwad; and AAU, Jorhat have been identified, while ABIs are located in ICAR institutes, Agricultural Universities, IITs, and IIMs across the country. Incubatees are chosen through a national media publicity campaign, followed by a rigorous selection process. Over 1,100 agri-startups have been selected and supported by the programme so far for projects in agriculture and allied sectors such as agro-processing, food technology, AI, IoT, precision agriculture, digital farming, and so on. To further support and promote agri-startups, the Ministry of Agriculture and Farmers Welfare hosts an annual event called 'Agri-Hackathon,' where agri-startups can provide viable and innovative solutions to identified challenges and problems. India's young minds, creative startups, and astute innovators present new technology-based solutions on to the major challenges that Indian agriculture faces today. After a rigorous process, a jury of experts from Agriculture, Technology, and Marketing selects the winners. Winning innovations are given first priority for incubation support, including attractive funding

To stand on their own, a new agri-startup requires assistance from a variety of organisations, including funding institutions and support organisations. The Government of India has launched several initiatives to facilitate and promote agri-startups, with the goal of creating a robust ecosystem for the creation and development of agri-startups.

at the pre-seed and seed stages. Furthermore, promising innovations in respective focus areas are awarded cash prizes. Following the success of agri-hackathons, similar events are now being planned in the animal husbandry, dairy, and food processing industries.

As the apex body of agricultural R&D, ICAR has taken the lead by establishing 50 Agri-Business incubators in institutes across the country. ICAR-ABIs, which were launched under the National Agriculture Innovation Fund project (2016-17), provide technical support and incubation services to startups providing solutions in various fields of agriculture and allied sectors. Selected startups using digital techniques are also supported by ICAR-ABIs because they benefit farmers by solving farm economy problems and increasing farm sector profitability and efficiency. These centres provide an effective platform for fostering the growth of sustainable business ventures, as well as service supports such as R&D linkages, business planning, and advice/consultancy on management, marketing, technical, and financial issues. ICAR-ABIs market and disseminate their proprietary technologies for commercialization, as well as organise awareness campaigns among potential entrepreneurs.

The Department of Science and Technology has set up 25 Technology Innovation Hubs (TIH) in premier institutes of national importance across the country. Three of these are involved in the applications of IoT and AI in Agriculture with the objective of carrying out research translation and technology development in specified areas. IIT Ropar's TIH is working on IoT-based devices and sensors that will be used in saffron production and supply across India. The TIH foundation at IIT Kharagpur is working on AI-based precision agriculture technologies as well as predictive and forecasting models for crop and soil health monitoring. The TIH foundation at IIT-Bombay is primarily concerned with aerial robotics for soil parameter monitoring, drone imaging, and drone spraying. To make intelligent decisions based on ambient farm conditions, a predictive data analysis model is being developed. Emerging startups have shown a strong interest in such technologies in order to build a business model around them in order to provide services to farmers or groups of farmers. Since 2016, the DST has been implementing an umbrella programme called NIDHI (National Initiative for Developing and Harnessing Innovations) to promote S&T-based entrepreneurship and startup ecosystems in the country. NIDHI operates through its various components which are designed to support ideators and innovators from the beginning of their journey and link them to the entire market value chain. For example, NIDHI-PRAYAS provides technical and financial support to innovators and startups from the idea stage to the prototype stage; NIDHI-TBI nurtures startups into successful enterprises; NIDHI-SSP provides early-stage funding; and NIDHI creates CoEs a world-class facility to help startups go global.

NIDHI supports and promotes 36 agriculture-based TBIs of which seven are located in ICAR-Institutes and Agricultural Universities. The Government of India launched an ambitious Atal Innovation Mission last year, with the goal of establishing 10,000 Atal Tinkering Labs, 101 Atal Incubation Centers, 50 Atal Community Innovation Centres, and supporting 200 startups through the Atal New India Challenges. Startup India and Standup India programmes provide funding and incentives to eligible startups, which include agricultural enterprises. Handholding and incubation facilities help startups in their early stages.

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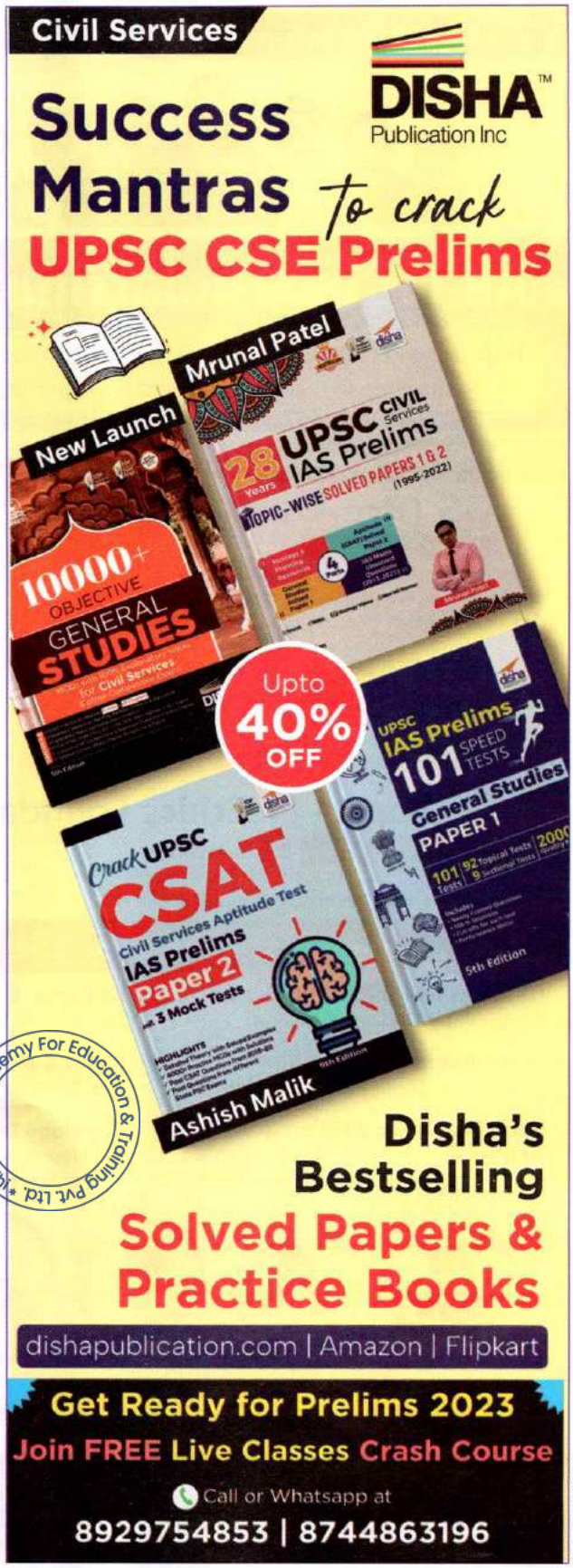
Intentions and Investments

The year 2023 has been designated as the International Year of Millets, providing an excellent opportunity for Indian entrepreneurs to enter the global market. More than 500 startups in India are working in the millets value chain, of which 250 startups have been incubated by the ICAR-Indian Institute of Millets Research under RKVY-RAFTAAR. To promote millet consumption, the Government is assisting startup entrepreneurs with recipes and value-added products. More than 66 startups have been given more than Rs. 6.25 crore, while 25 startups have been approved for additional funding.

Engagement of agri-tech startups and companies in public-private partnerships was announced for the Union Budget 2022-23 to deliver the latest technology education to farmers and aid in implementation. Other policies and government-sponsored funds for agri-tech startups in drones and farming as a service were also announced. NABARD is facilitating a fund with blended capital raised through a co-investment model to finance agri-tech startups and rural farming enterprises. This scheme provides funding to startups that support food producer organisations, farm rental services, and technology incorporation. The Government announced an agricultural-focused accelerator fund in the current Budget (2023-24) to encourage agri-tech startups in rural areas of the country. The Fund is aimed at building innovative and effective agri-tech solutions for farmers so as to improve access to market linkages and yields. It will also introduce cutting-edge technology to transform agricultural practices and boost productivity and profitability. According to the Economic Survey (2022-23), agri-tech startups have raised approximately Rs. 6600 crore from private equity investors over the last four years, representing a growth rate of more than 50% per year. The National Academy of Agriculture Sciences in New Delhi has recommended that each research and education organisation establish a Business Incubation Center to promote agripreneurship. To bring synergies, an agri-incubator monitoring cell could be established. This will also aid in the exchange of ideas and the sharing of critical resources among incubators. Agri-startups are poised to become a significant growth engine of the Indian economy and to realise the dream of Atmanirbhar Bharat. ❑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An Inclusive, Futuristic & Sustainable

For a 'Krishi-pradhan' nation, the agriculture and allied activities sector continues to play a pivotal role in our overall growth and development, in addition to guaranteeing food security. For a government that considers *Sabka Saath, Sabka Vikas* as its guiding philosophy, prioritising the promotion of inclusive and all-encompassing development of farmers is paramount. Over the past six years, the Indian agriculture sector has grown at an average annual growth rate of 4.6%. This is a direct result of the Modi Government's push for a balance between modern and sustainable practices to ensure long-term success for India's 'Annadatas'.

Prime Minister Narendra Modi has specified increasing farmers' income as one of his primary goals. The government aims to achieve this by increasing productivity, bringing down the cost of production, ensuring higher prices and direct income transfers to farmers.

Augmenting Aatmanirbharta with an emphasis on Crop Yields

Since 2014, numerous initiatives, including the **Pradhan Mantri Krishi Sinchai Yojana (PMKSY), the Soil Health Card Scheme and the Pradhan Mantri Fasal Bima Yojana (PMFBY)** have focused on improving irrigation, enhancing soil fertility, and lowering crop loss due to adverse weather events.

The 'Per Drop, More Crop' component, a part of the PMKSY, has helped increase water use efficiency, reduce the cost of inputs and increase productivity at the farm level through micro-irrigation technologies.

Per Drop, More Crop

Nearly 70 lakh hectares covered under micro-irrigation

Land covered increased by nearly 1,116% since its launch in 2015-16

Crop insurance claims over Rs 1.3 lakh crore have been sanctioned under the scheme. The share of small farmers covered under PMFBY has increased by 282% since its launch in 2016.

In a push to move towards a cleaner environment, the government is promoting natural farming which will improve soil health and increase the nutrition content in the food. To move towards sustainable agriculture, in December 2022, the Central government approved the National Mission on Natural Farming with an approximate expenditure of Rs. 1,600 crores.

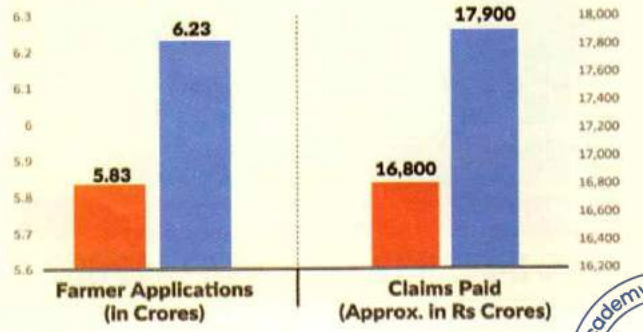
Pradhan Mantri Fasal Bima Yojana

● 2016-17 ● 2020-21

Total Applications: 38 Crores

Total Claims Paid: Rs 1,30,000 Crores*

*Provisional Value



In line with this, the Union Budget 2023-24 has also announced an Agriculture Accelerator Fund to encourage agri-startups and an Aatmanirbhar Clean Plant Program to boost the availability of disease-free, quality planting material for high-value horticultural crops.

Soil Health Cards for Bettering Soil Quality

22 crore cards distributed to farmers across the country since 2015

Pathways for Direct Benefits to Farmers

Over the course of the last nine years, the Modi government's focus has shifted from increasing farmers' access to resources to ensuring higher prices for farm produce and financial support in the form of direct income transfers.

For improved return on investment to farmers, the Modi government has been consistently increasing the Minimum Support Price (MSP) offered for all major crops. Moreover, to stimulate a transition in farming away from staple wheat and rice crops towards more nutritious and soil-friendly crops, the government has been increasing MSP on pulses and oilseeds for self-sufficiency in production.

The Modi government has taken several steps to ensure Indian millets form a central part of a healthy diet in India and at the global scale. PM Modi's vision and efforts have led to the United Nations declaring 2023 as the International Year of Millets with support from more than 70 nations across the globe. The government will promote Indian millets or *Shree Anna* and the Indian Institute of Millet Research, Hyderabad as a Centre of Excellence, for sharing best practices, research and technologies in millet farming at the international level.

In the 2019-20 Union Budget, the Modi government announced Pradhan Mantri Kisan Samman Nidhi (PM-KISAN), a direct income transfer scheme to provide cash support of Rs. 6,000 per landholding farmer per year. In a span of three years, the scheme has provided cash assistance totalling Rs. 2 lakh crores to eligible farmers across India.

To ensure hassle-free credit availability at a cheaper rate, the **Kisan Credit Card (KCC) Scheme** empowers farmers to purchase agricultural products and services on credit at any time.

Minimum Support Price for Crops

MSP for Wheat jumped by 52%, Paddy MSP by 56% between 2014-15 & 2022-23

PM-Kisan

More than 10 Crore farmers have received cash support since inception

Total beneficiaries increased by more than 230% since December 2018.

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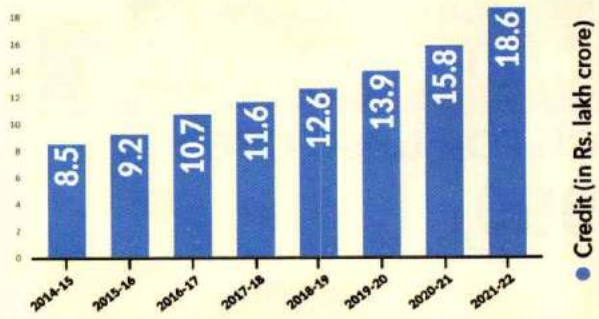
Agricultural Landscape for India

Credit Support through Kisan Credit Cards

As of 30th December 2022, 3.89 crore farmers issued KCC

As a result of the initiatives taken and the measures to strengthen existing policies, there has been a consistent increase in the Institutional Agriculture Credit flow over the years. In FY2022, the actual agricultural credit disbursed exceeded the target for the year, set at Rs 16.5 lakh crore, by 13%. Furthermore, the government aims to increase the flow of credit to the agriculture sector with a target of Rs 18.5 lakh crore for 2022-23.

119% Increase in Institutional Credit to Agriculture Sector



Enabling a Smart and Sustainable Agriculture for India

By promoting the adoption and use of new-age technologies such as unmanned aerial vehicles across farming and agricultural activities, the government aims to reduce the cost of farming and increase income from agriculture.

Farmers belonging to the Scheduled Castes and Scheduled Tribes, women and farmers of northeastern states are being provided with a subsidy worth 50% of the drone's cost or a maximum of Rs. 5 lakhs for the purchase of drones for agricultural use.

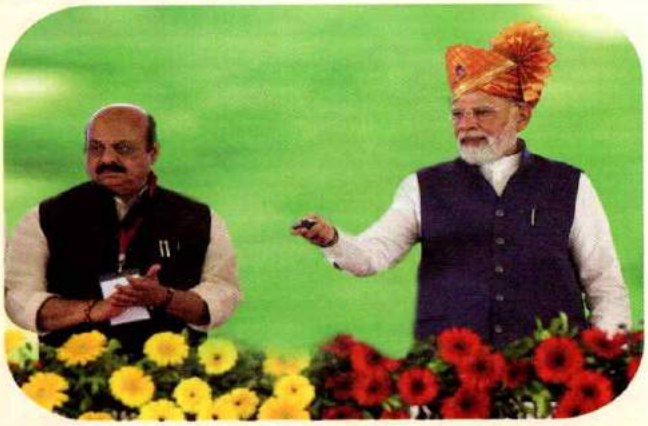
Union Budget 2023-24 allocated a massive Rs 127 crore to promote use of Kisan Drones

To promote an increase in farm yields through a proportionate application of fertilisers, the government is working towards the One Nation, One Fertiliser scheme to provide farmers with quality fertilisers of Bharat brand at affordable rates. This measure is estimated to save 5% of the amount of freight subsidy.

12,000 **Pradhan Mantri Kisan Samruddhi Kendras (PMKSK)** have been set up as one-stop shops for the purchase and knowledge of fertilisers and to give agri-inputs alongside providing testing facilities for soil, seeds, and fertilisers.

Furthermore, initiatives such as the **Electronic National Agricultural Market** or e-NAM is assisting farmers in the better discovery of market prices for their produce, helping in achieving the end goal of doubling farmers' income.

As of 31st December 2022, 1.7 crore+ farmers & 2.3 lakh+ traders are registered on e-NAM portal



PM Narendra Modi at the release of the 13th installment of the PM-KISAN Scheme in Belagavi, Karnataka.

> **"The true strength of this country's agriculture lies in the small farmers. Those who produce yield in one acre or two acres of land with a lot of difficulty for 80-85 percent of the population of the country."**
> - PM Narendra Modi

Transitioning Agriculture, Transforming India

Over the course of the last nine years, the Modi government's efforts in revolutionising agriculture have helped the agriculture and allied activities sector contribute significantly to the country's overall growth and development. The agriculture and allied activities sector witnessed a 53% increase in its exports since 2015-16.

The success of the allied sector can be determined by the fact that India is the world's largest producer of milk. Led by PM Modi, India registered a 51% increase in milk production since 2014-15, contributing 24% of global milk production in 2021-22.

As a result of the shifting focus on pulses, focus on the horticulture industry and a push towards agri-processing, agriculture and farming as an occupation is more robust to weather shocks and has resulted in increased farm incomes across the board.

2021-22 witnessed a record production of foodgrains at 316 million tonnes and horticulture crops at 342 million tonnes

This era of buoyant performance in the agriculture sector can be clearly attributed to the steps undertaken by the Modi government which include assistance to farmer-producer organisations, promoting crop diversity and boosting agricultural output through support granted for mechanisation.

The pro-farmer and pro-people policies of the government have enabled an ecosystem of reliance, resilience and sustenance. The technology-led approach of the Modi government has generated a push towards inclusive and sustainable agriculture in India.

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WOMEN ENTREPRENEURSHIP IN MSME SECTOR

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The Government of India has ensured that all policy initiatives are geared towards enabling equal opportunity for women, recognising the importance of women's entrepreneurship and economic participation in enabling the country's growth and prosperity. The government seeks to bring women to the forefront of India's entrepreneurial ecosystem by providing access to loans, networks, markets and training. The MSME sector offers multiple opportunities to empower women by promoting entrepreneurship among women and plays a crucial role in the process of economic and social development through value addition, employment generation, equitable distribution of income, and removal of regional disparities.

SAMEERA SAURABH | The author is Economic Adviser, Ministry of Micro, Small & Medium Enterprises, GoI. Email: sameera.saurabh@gmail.com

According to the Registrar General of India, the work participation rate for women stands at 25 percent which is one of the lowest in the world. Emerging reports show a growing decline in women's participation in the workforce. Frequent reports indicate a lack of safe and quality childcare support a major contributing reason for this decline. With changes in the social and demographic profile of the families, the provision of quality ECD (Early Childhood Development) services has become a necessity. The passage of the Maternity Benefit Act in 2016 and its amendment in 2017, paved the way for a landmark shift in providing quality childcare services to children between six months to six years. In addition to this, there is a lack of infrastructural facilities for women at workplaces e.g. proper crèche facilities and their maintenance with decent infrastructure and other resources needed for the same.

1. **Swati Singh**, Founder of the tech-based fashion brand **AseemShakti**, is a passionate believer in women led development and it's potential to change society. She started it with a simple intention – to facilitate working opportunities for underprivileged women.

"According to a study by McKinsey, increasing the participation of women in the workforce by 10 percent points could add $770 billion to India's GDP by 2025."

The self-help group ran numerous programs to train, support and encourage women to earn without a caveat. The group evolved to become AseemShakti. It is **DPIIT-recognized startup** which was incubated in **Atal Incubation Centre**, with a mission – employment for 10,000 women by 2025. It ensures that every woman receives the flexibility and fair compensation that keeps her engaged in the workplace. The firm believes that more women joining the workforce isn't just a necessary social dynamic but one with tangible and lasting economic implications.

2. **Mrs. Shobha Chanchlani**, Co-Founder & Director of **AgriVijay**, which was incubated in **Atal Incubation Centre**, has worked with the Government of Rajasthan for 30+ years in the field of girl education. AgriVijay is India's first Marketplace of Renewable Energy products for farmers & rural households bringing all the products in solar, biogas, thermal, wind & electric under one roof and with Energy Advisory approach where farmers' energy needs are understood coupled with waste availability at their end before

The Report of the Expert Committee on Micro, Small and Medium Enterprises (2019), constituted by the Reserve Bank of India, has identified a lack of access to credit as one of the major constraints faced by the MSME Sector. A 2022 report on the 'Opportunities and Constraints of women-owned very small enterprises in India' brought out by the International Finance Corporation (IFC) has identified lack of access to credit as an important constraint being faced by women entrepreneurs. To address these gaps, the Government of India implements many schemes for women entrepreneurs.

The MSME sector offers multiple opportunities to empower women by promoting entrepreneurship and plays a crucial role in the process of economic and social development through value addition, employment generation, equitable distribution of income, and removal of regional disparities. Women-owned enterprises account for approximately 18.67% of the total MSMEs registered on Udyam Registration Portal, over last three years. Similarly, the share of women employed by the MSMEs registered on Udyam portal, in around two and a half year is 23.59% out of the total employment by the MSME registered units during this period. The Ministry of MSME is continuously making efforts to encourage women empowerment through various interventions.

- The Public Procurement Policy for Micro and Small Entrepreneurs Order, 2012 (as amended in 2018), mandates that 3% of the total

products are recommended, sold and deployed along with abating GHG/ CO_2 emissions mitigating Climate Change aligned with United Nations SDG's becoming Energy Independent along with increased savings & income.

AgriVijay was born amidst Covid-19, in 2020 with the vision:

- To Empower Farmers with Renewable Energy along with fighting Climate Change To Empower Farmers & Rural Households with Renewable Energy making them Energy Independent increasing their savings & income.
- To achieve Sustainable Development Goals (SDGs) & abating GHG/CO_2 emissions by making all types of Renewable Energy products available affordable, accessible to Farmers & Rural Households at village level.

Shahnaz Shaikh is the Founder and CEO at **AI-GENIX INTERNATIONAL PVT LTD**, which is an award winning social enterprise working in Agriculture input innovations to invent and manufacture next generation AI-Enabled Pest Management Devices with wide range. It also, invents technology for crop protection & sustainable farming, which helps to address the global hunger threat and food security issues.

AI-GENIX's ground-breaking crop protection technologies and crop management solutions are transforming dynamics of the farming industry, enable millions of farmers to produce high-quality, toxic pesticide residue free food and increase the yield by optimizing the use of available resources.

Its business evolved around the environment and sustainable resources development, to achieve the world's food security by minimising the farmer's dependence on toxic chemicals, those are known for badly polluting the air we breathe in, the water we drink, and the soil in which we grow our food.

Source: *'Honouring Women in Every Walk of Life' by the Ministry of Information & Broadcasting, GoI*

annual procurement by Central Ministries/ Departments/CPSEs shall be from women-led Micro and Small Enterprises (MSEs).

- The Ministry has launched the National Scheduled Caste Scheduled Tribe Hub, to promote inclusivity and entrepreneurship. More than 12,000 women aspiring/existing entrepreneurs have been trained in various sectors under National SC-ST Hub, since the start of the scheme in 2016-17.
- Under the Ministry's flagship scheme- Prime Minister's Employment Generation Programme (PMEGP), since inception in 2008, 2.59 lakh women entrepreneurs out of a total 8.37 lakh entrepreneur have been provided credit support with the subsidy for setting up new micro-enterprises, thereby generating employment opportunities, primarily in rural areas.
- Under CGTMSE, to support Women Entrepreneurs, with effect from 1 December 2022, a concession of 10% in guarantee fee (over the normal rate) and enhanced guarantee coverage of 85% (against 75% in other cases) have been introduced in respect of loans given to women entrepreneurs. Through the Credit Guarantee Scheme for Micro & Small Enterprises, since its inception in 2000, an amount of Rs. 53,080 crore has been guaranteed in respect of loans availed by 13.29 lakh accounts of women-led MSEs.
- Khadi and Village Industries Commission (KVIC), has engaged 3.99 lakh women artisans (80%),

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The Ministry of MSME has made it mandatory for all Central Government Ministries/ Department/ CPDUs to procure at least 25% of their annual procurement from MSMEs including 3% from the ones owned by women entrepreneurs.

out of a total of 4.97 lakh artisans in the country, under its Khadi Programme. In addition, KVIC, through its various skill development training programmes in disciplines like – Beekeeping, Pottery, Leather Goods, Fruits and Vegetable Processing, Bakery courses, Tailoring and Embroidery, Soap and Detergent making, Beautician course, etc., have been skilling women across the country. During the last six years, a total of 1.81 lakh women have been skilled through these programmes.

- In the coastal states of the country, Coir Board, under different schemes, imparts training to women workers on manufacturing quality coir products, thereby creating employment opportunities. During the last five years, 21,654 women have been skilled through these programmes.

Initiatives by the Ministry of MSME

The Ministry of MSME is continuously making efforts to encourage women empowerment through various interventions.

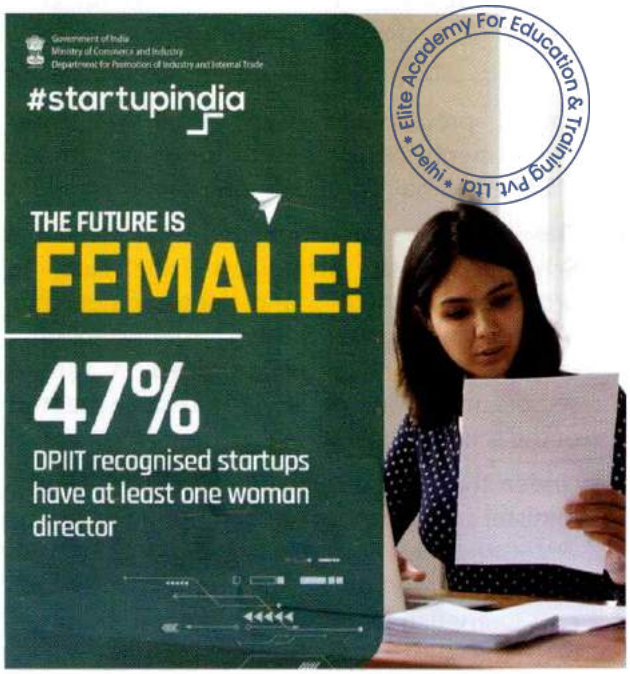
Public Procurement: The Public Procurement Policy for Micro and Small Entrepreneurs Order, 2012 (as amended in 2018), mandates that 3% of the total annual procurement by Central Ministries/Departments/CPSEs shall be from women-led Micro and Small Enterprises (MSEs). Women-led MSEs benefitting from this Policy have risen steadily from 3,666 in 2019-20 to 5,129 in 2020-21 to 11,232 in 2021-22 (data as on 2 January 2023). Accordingly, procurement from women MSEs as a proportion of the total procurement has also risen from 0.3% in 2019-20 to 0.54% in 2020-21 to 1.01% in 2021-22 (as on 2 January 2023).

To promote inclusivity and entrepreneurship, the Ministry has launched the National Scheduled Caste and Scheduled Tribe Hub. More than 12,000 women aspiring/existing entrepreneurs have been trained in various sectors under National SC-ST Hub since the start of the scheme in 2016-17.

New Enterprise Creation & Employment Generation: The Ministry of MSME supports women entrepreneurs and artisans through its various schemes in the agro-rural sector. Under the Ministry's flagship scheme– Prime Minister's Employment Generation Programme (PMEGP), since inception in 20082.59 lakh women entrepreneurs out of a total 8.37 lakh entrepreneur have been provided credit support with a subsidy for setting up new micro-enterprises, thereby generating employment opportunities, primarily in rural areas.

Credit Facilitation

Initiatives for women led enterprises: Under the Credit Guarantee Scheme Fund Trust for Micro & Small Enterprises (CGTMSE), to support Women Entrepreneurs, with effect from 1 December 2022, the **concession of 10% in guarantee fee** (over the



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normal rate) and **enhanced guarantee coverage of 85%** (against 75% in other cases) has been introduced in respect of loans given to women entrepreneurs.

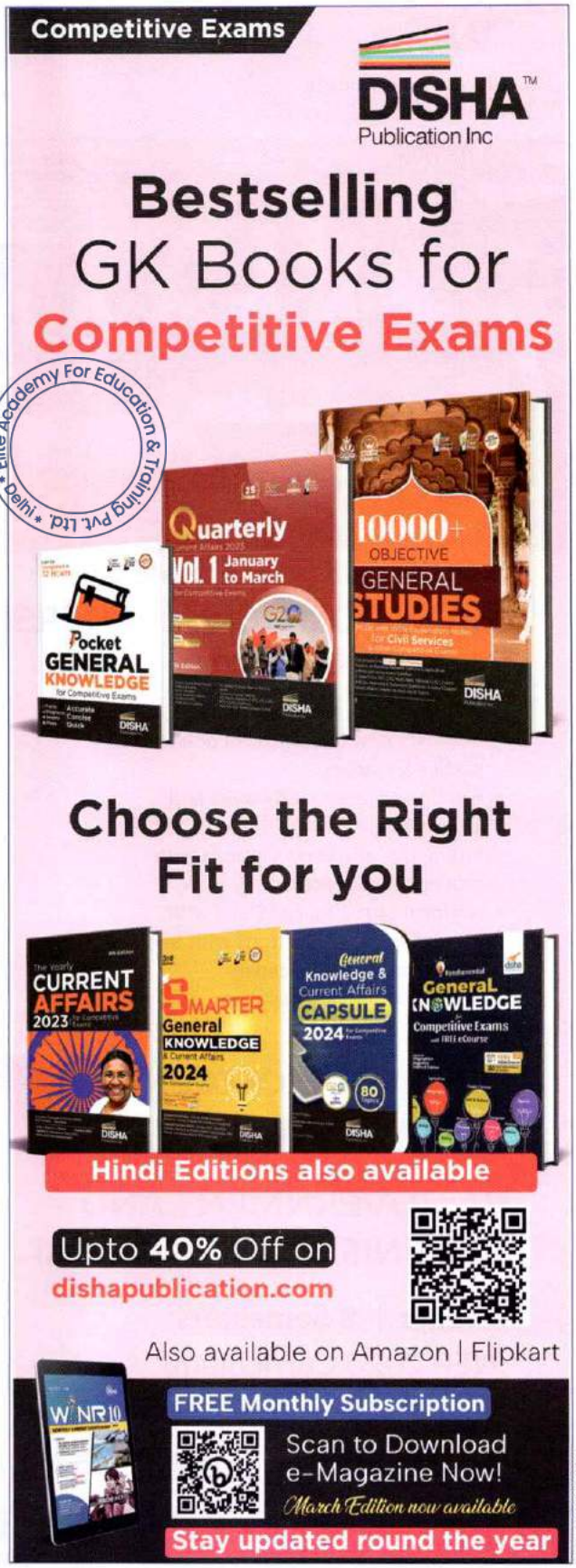
Through the Credit Guarantee Scheme for Micro & Small Enterprises, since its inception in 2000, an amount of Rs. 53,080 crore has been guaranteed in respect of loans availed by 13.29 lakh accounts of women-led MSMEs.

Artisan-Based Cluster Development: Under the Scheme of Fund for Regeneration of Traditional Industries (SFURTI), a special focus has been given to providing sustainable livelihood to artisans through the formation of manufacturing collectives in the traditional sector. Under this scheme, revamped in 2014, around 1.49 lakh women artisans out of total of 2.97 lakh artisans have been supported covering traditional sectors such as handicrafts, handlooms, coir, agro-processing, etc. Out of 498 clusters approved so far, 86 clusters are 100% women-artisan clusters.

Coir Industry Programmes: In the coastal states of the country, the Coir Board, under different schemes, imparts training to women workers on manufacturing of quality coir products, thereby creating employment opportunities. During the last five years, 21,654 women have been skilled through these programmes.

The Ministry of MSME has made it mandatory for all Central Government Ministries/ Department/ CPDUs to procure at least 25% of their annual procurement from MSMEs including 3% from MSMEs owned by women entrepreneurs. The Ministry also implements several other schemes for the promotion and development of MSMEs, including women-owned MSMEs, namely, Micro and Small Enterprise Cluster Development Programme (MSE-CDP), Tool Rooms & Technology Centres, Scheme of Fund for Regeneration of Traditional Industries (SFURTI), Procurement and Marketing Support Scheme, Entrepreneurship and Skill Development Programme (ESDP), etc.

Apart from the above, Schemes of other Ministries, like Pradhan Mantri Mudra Yojana (PMMY) and Stand Up India, etc., help women set up their own enterprises. The Pradhan Mantri Kaushal Vikas Yojana provides opportunities for training and capacity building of prospective/existing women entrepreneurs. ❑



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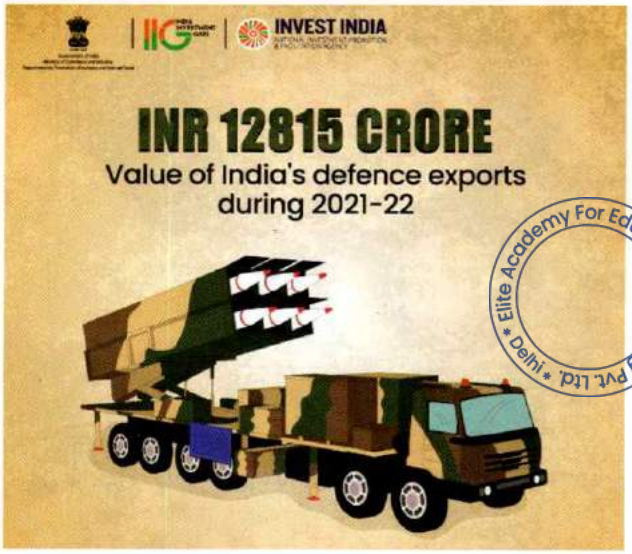
OPPORTUNITIES FOR MSMEs IN 'AMRIT KAAL'

The Micro, Small, and Medium Enterprises (MSMEs) sector in India has been a significant contributor to the country's economic growth and job creation. In 2023 and beyond, which is also termed- Amrit Kaal, by the Prime Minister, the Indian MSMEs are likely to witness several opportunities. One of the biggest opportunities lies in the digital transformation of businesses. The pandemic has accelerated the adoption of digital technologies, and MSMEs can leverage this trend to reach new customers and markets.

DR FAIZ ASKARI | The author is Founder of SMEStreet, & Secretary General of SMEStreet Foundation. Email: faiz@smestreet.in

The Amrit Kaal, or post-Covid-19 era is expected to bring new opportunities for the MSMEs in India. With the government's focus on economic revival and growth, the MSMEs are expected to play a crucial role in driving growth and creating employment opportunities. Also, the MSMEs can leverage the Amrit Kaal by exploring new markets, embracing digital technologies, and supporting key sectors such as healthcare and renewable energy. The Government has launched several schemes to support the MSMEs in exporting their products and services and to encourage them to adopt digital technologies. The infrastructure development initiatives, such as the National Infrastructure Pipeline (NIP) and the Atmanirbhar Bharat Abhiyan, also provide opportunities for the MSMEs to dispense goods and services so as to support infrastructure projects. In addition, the healthcare sector and the renewable energy industry are



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expected to be key growth areas, and the MSMEs can explore opportunities in these sectors. Overall, the Amrit Kaal presents a significant opportunity for the MSMEs in India to grow and expand their businesses, thereby contributing to the country's economic growth.

Scope and Potential in Amrit Kaal

Indian MSMEs are expected to play a significant role in the Amrit Kaal by driving growth and creating employment opportunities. Some of the key opportunities for the MSMEs in India's Amrit Kaal are:

1. **Digital Transformation**: The Covid-19 pandemic has accelerated the adoption of digital technologies across industries, and the MSMEs in India need to embrace this change to remain competitive. Also, the MSMEs can leverage digital technologies to improve their operations, reach new customers, and explore new markets.
2. **Export Opportunities**: The Government of India has launched several schemes, such as the Export Promotion Capital Goods (EPCG) scheme and the Merchandise Exports from India Scheme (MEIS), to support the MSMEs in exporting their products and services. The MSMEs can leverage these schemes to explore new markets and increase their revenues.
3. **Infrastructure Development**: The Government of India has announced several initiatives, such as the National Infrastructure Pipeline and the Atmanirbhar Bharat Abhiyan, to boost infrastructure development in the country. The MSMEs can play a significant role in this by providing goods and services, to support infrastructure projects.
4. **Healthcare Sector**: The Covid-19 pandemic has highlighted the importance of the healthcare sector, and the MSMEs in India can leverage this opportunity by providing goods and services to support the healthcare industry. The MSMEs can further explore opportunities in the areas such as medical devices, personal protective equipment (PPE), and healthcare IT solutions.
5. **Green Energy**: The MSMEs can play a significant role in this sector by providing goods and services to support the renewable energy industry. MSMEs can explore opportunities in areas such as solar energy, wind energy, and energy storage solutions.

Another compelling opportunity, is the growing demand for sustainable products and services. With an increasing focus on environmental sustainability, the MSMEs that offer eco-friendly products and services can tap into a rapidly growing market. Similarly, there is a growing demand for products and services that cater to the needs of India's rapidly expanding middle class, providing opportunities for the MSMEs in areas such as healthcare, education, and entertainment. In addition, the government's push for 'Make in India' and self-reliance presents

The government has launched several schemes to support the MSMEs in exporting their products and services and to encourage them to adopt digital technologies. The infrastructure development initiatives, such as the National Infrastructure Pipeline (NIP) and the Atmanirbhar Bharat Abhiyan, also provide opportunities for the MSMEs to dispense goods and services so as to support infrastructure projects.

opportunities for the MSMEs in manufacturing and related sectors. There is a growing emphasis on local sourcing and manufacturing, which could provide a much-needed boost to the Indian MSMEs in the coming years.

Finally, the MSMEs can benefit from an increasing availability of funding and support from various sources such as banks, venture capitalists, and government schemes. With better access to capital and resources, the MSMEs can make investments in innovation and growth, thus expanding their reach and impact.

The Indian MSMEs have several opportunities in the Amrit Kaal, which is 2023 and beyond, including digital transformation, sustainable products and services, catering to the middle class, 'Make in India', and an increased access to funding and support. The MSMEs that can capitalise on these opportunities are likely to thrive in the coming years.

Entrepreneurship and Skill Development Programme (ESDP) Scheme
OBJECTIVE
To promote new enterprises
To inculcate entrepreneurial culture in the country
To impart skill development training to prospective and existing entrepreneurs
The programme under the ESDP Scheme includes the following modules:
One Day Entrepreneurship Awareness Programme (EAP)
Six Weeks Entrepreneurship-cum-Skill Development Programme (E-SDP)
One-Week Advance E-SDP
One Week Management Development Programme (MDP)
One Week Advance MDP
Scheme is applicable for Aspiring and Existing Entrepreneurs
How to apply:
Please contact nearby MSME-DFO & MSME Technology Centres
To know more about the scheme, visit:
http://msmedi.dcmsme.gov.in
Or Scan the QR Code for more information

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Role of MSMEs in Indian Economy

The MSMEs play a crucial role in the Indian economy. Also, this sector contributes significantly to the country's GDP, employment generation, and exports. They account for over 45% of India's total manufacturing output and employ around 110 million people.

Moreover, the MSMEs also contribute to the development of rural areas by providing employment opportunities and helping in the decentralisation of industries. They play a crucial role in the socio-economic development of the country, especially in the rural areas, by creating jobs and reducing poverty.

The MSMEs are also essential in promoting entrepreneurship and innovation in the economy. The sector provides opportunities for individuals to start their businesses and become self-reliant. Known for their agility and adaptability, these growth engines can thus respond to the changing market dynamics and consumer needs.

In addition, the MSMEs play a significant role in promoting exports and contributing to the country's balance of payments. The sector accounts for over 40% of India's total exports and is critical to promoting the country's trade relations with other countries.

The government has also recognised the importance of these vital companies in the economy and has launched several key initiatives to support their growth and development. These initiatives include schemes for funding, technology upgradation, skill development, and market access.

In conclusion, the MSMEs play a crucial role in the Indian economy by contributing to the GDP, employment generation, innovation, and exports. They are also essential in promoting entrepreneurship and promoting the socio-economic development of the country. The government's support for the sector is critical in ensuring its continued growth and development.

Government Initiatives for the Sector

The Government of India has been focusing on the development of the Micro, Small, and Medium Enterprises sector for a long time, recognising its crucial role in the country's economic growth and employment generation. The government is also providing the vital funding support, technology upgradation, skill development, market access, and regulatory support. These initiatives are crucial in ensuring the growth and development of the MSME sector, which plays a pivotal role in the country's economic growth and employment generation.

1. **Funding Support**: The Government has launched a number of schemes and programmes to provide financial assistance and funding support to the MSMEs. These include the Credit Guarantee Fund Trust for

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MSME
सूक्ष्म, लघु एवं मध्यम उद्यम
MICRO, SMALL & MEDIUM ENTERPRISES
INTERNATIONAL COOPERATION (IC) SCHEME
Technology infusion and upgradation of Indian micro, small and medium enterprises (MSMEs) for promotion of exports

Micro and Small Enterprises (CGTMSE), the Prime Minister's Employment Generation Programme (PMEGP), and the Micro and Small Enterprises Cluster Development Programme (MSE-CDP).

2. **Technology Upgradation**: The government has launched several initiatives to help the MSMEs upgrade their technology and adopt modern and efficient production processes. One such initiative is the Technology Upgradation Fund Scheme (TUFS), which provides funding support for technology upgradation and modernization of the MSMEs.
3. **Skill Development**: The government has launched various skill development programmes and initiatives to enhance the skills of the the MSME workforce. The National Skill Development Corporation (NSDC) and the Skill India Mission are two initiatives aimed at providing training and skill development to the MSME workforce.
4. **Market Access**: The government has launched several initiatives to help MSMEs access markets and promote their products and services. The National Small Industries Corporation (NSIC), which assists MSMEs with marketing, and the Public Procurement Policy for Micro and Small Enterprises (MSEs), which provides a 25% reservation for MSEs in government procurement, are two examples.
5. **Regulatory Support**: The government has taken several measures to simplify regulatory compliance for the MSMEs. These include the Udyog Aadhaar registration process, which simplifies the registration process for the MSMEs, and the MSME Facilitation Council, which provides a platform for the MSMEs to resolve their grievances related to regulatory compliance.

Government's Flagship Schemes

The Government of India has launched several flagship schemes to boost the growth and development of the Micro, Small, and Medium Enterprises (MSMEs) sector. Some of the key schemes are:

1. **Prime Minister's Employment Generation Programme (PMEGP)**: This is a credit-linked subsidy scheme that aims to promote self-employment and entrepreneurship by providing financial assistance to the startups and new enterprises in the MSME sector.
2. **Credit Guarantee Fund Trust for Micro and Small Enterprises (CGTMSE)**: This scheme provides collateral-free credit to the MSMEs up to a certain limit. Furthermore, the scheme aims to encourage banks and financial

With an increasing focus on environmental sustainability, the MSMEs that offer eco-friendly products and services can tap into a rapidly growing market. Similarly, there is a growing demand for products and services that cater to the needs of India's rapidly expanding middle class, providing opportunities for the MSMEs in areas such as healthcare, education, and entertainment.

institutions to provide lending to the MSMEs, thereby increasing their access to credit.

3. **Micro and Small Enterprises Cluster Development Programme (MSE-CDP)**: This scheme aims to promote the development of the MSME clusters by providing support for infrastructure development, technology upgradation, and market access.
4. **Technology Upgradation Fund Scheme (TUFS)**: This scheme provides financial assistance for the technology upgradation and modernization of the MSMEs in the textile and jute sectors.
5. **Digital MSME Scheme**: This scheme aims to encourage the adoption of digital technologies by the MSMEs by providing support for the development of digital infrastructure, capacity building, and digital marketing.
6. **National Manufacturing Competitiveness Programme (NMCP)**: This scheme aims to enhance the competitiveness of the manufacturing sector, including the MSMEs, by providing support for the technology upgradation, quality certification, marketing assistance, and skill development.
7. **National Skill Development Corporation (NSDC)**: This scheme aims to provide skill development training to the MSME workforce so as to enhance their employability and productivity.

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Transform the world one idea at a time
Get your startup DPIIT Recognised to avail benefits ranging from tax exemption to self certification

The MSMEs also contribute to the development of rural areas by providing employment opportunities and helping in the decentralisation of industries. They play a crucial role in the socio-economic development of the country, especially in the rural areas, by creating jobs and reducing poverty.

8. **Public Procurement Policy for Micro and Small Enterprises (MSEs)**: This policy mandates a 25% reservation for the MSEs in the government's procurement, thereby providing them with an access to a large market and increasing their competitiveness.

MSMEs and Defence Manufacturing

The defence manufacturing sector in India is a significant opportunity for Micro, Small, and Medium Enterprises (MSMEs) to grow and expand their businesses. The Government of India has been focusing on indigenization and self-reliance in the defence sector, and has launched several initiatives to promote the participation of MSMEs in defence manufacturing.

Some of the opportunities for MSMEs in defence manufacturing include:

1. **Offset Policy**: Under the Offset Policy, foreign firms that win defence contracts in India, must invest a certain percentage of the contract value in India's defence manufacturing sector. This opens up significant opportunities for MSMEs to collaborate with foreign firms and participate in defence manufacturing.
2. **Defence Procurement Procedure (DPP)**: The DPP encourages the participation of the MSMEs in defence manufacturing by providing them with preference in procurement, setting aside certain categories of products for the

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MSMEs, and relaxing the eligibility criteria for participation in tenders.

3. **Innovation for Defence Excellence (iDEX)**: The iDEX initiative promotes innovation and indigenization in the defence manufacturing by providing funding support, mentorship, and incubation facilities to MSMEs and startups working in the defence sector.
4. **Defence Investor Cell (DIC)**: The DIC is a dedicated cell under the Department of Defence Production that assists and supports the MSMEs interested in making investments in the defence manufacturing sector.
5. **Defence Industrial Corridors (DICs)**: The Government of India has identified six regions across the country as DICs, which are aimed at promoting the development of defence manufacturing clusters. The MSMEs can take advantage of these clusters to access infrastructure, technology, and market linkages.

The defence manufacturing sector in India presents significant opportunities for the MSMEs to grow and expand their businesses. The Government of India has launched several initiatives to promote the participation of the MSMEs in defence manufacturing, and the MSMEs can leverage these initiatives to access funding support, mentorship, and market linkages. MSMEs can also collaborate with foreign companies and participate in defence manufacturing through the Offset Policy.

FDI Advantages for Indian MSMEs

Foreign Direct Investment (FDI) can provide several benefits to the Indian MSMEs including:

1. **Access to Capital**: FDI can provide the Indian MSMEs with an access to capital from the foreign investors, which can be used to fund their growth and expansion plans. This can help the MSMEs in overcoming the challenges of limited access to credit and high interest rates in the domestic market.
2. **Technology Transfer**: FDI can also provide Indian MSMEs with access to foreign technologies and processes, allowing them to improve the quality and efficiency of their products. This can help Indian MSMEs become more competitive in the domestic and international markets.
3. **Market Access**: FDI can provide Indian MSMEs with access to new markets and customers, both domestically and internationally. This can assist the Indian MSMEs in increasing their customer base and revenue.
4. **Management Expertise**: FDI can also bring in foreign management expertise and best practices, which can help the Indian MSMEs improve their operations and management practices. This can help the Indian MSMEs become more efficient and productive.
5. **Brand Building**: FDI can also help the Indian MSMEs build their brand image and reputation by associating with well-known foreign brands. This can help the Indian MSMEs increase their visibility and credibility in the domestic and international markets.
6. **Employment Generation**: FDI can also help the Indian MSMEs create new job opportunities, both directly and indirectly, by supporting their growth and expansion plans. This can help in addressing the country's unemployment problem.

FDI is providing several benefits to the Indian MSMEs, including access to capital, technology transfer, market access, management expertise, brand building, and employment generation. However, it is essential to ensure that FDI is regulated and monitored to ensure that it does not have any adverse impact on the domestic industry and economy.

Alternate Finance Opportunities

Among the most common challenges faced by the MSMEs, accessing finance from the traditional sources is regarded as one of the most significant challenges faced by them. However, there are several alternate finance opportunities available to these companies. These alternate finance opportunities are getting great push from the Government agencies and greater pull from the MSME sector itself. These alternate finance includes:

1. **Non-Banking Financial Companies (NBFCs)**: NBFCs offer loans, lines of credit, and factoring services to the MSMEs. NBFCs have more flexible lending criteria than banks and can make loans more quickly.
2. **Peer-to-Peer (P2P) Lending**: P2P lending platforms connect MSME borrowers directly with individual lenders through an online platform. P2P lending platforms can offer lower interest rates and more flexible loan terms than traditional financing sources.
3. **Trade Credit**: Trade credit is a form of financing where suppliers provide goods or services to these companies on credit. This can assist the MSMEs in better management of their cash flow and working capital management.
4. **Angel Investors and Venture Capitalists**: Angel investors and venture capitalists provide funding to the MSMEs in exchange for equity in the company. They can also provide strategic advice and mentorship to the MSMEs to help them grow and expand their businesses.
5. **Crowdfunding**: Crowdfunding platforms enable the micro and small enterprises to raise funds from a large number of individual investors through an online platform. This can help them raise capital quickly and efficiently.
6. **Government Schemes**: The Government of India has launched several schemes, such as the Credit Guarantee Fund Trust for Micro and Small Enterprises (CGTMSE), to encourage banks and financial institutions to lend to MSMEs.

In conclusion, there are several alternate finance opportunities available to the Indian MSMEs, including NBFCs, P2P lending, trade credit, angel investors and venture capitalists, crowdfunding, and government schemes. These companies should explore these options to access finance and fund their growth and expansion plans. ❑

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STARTUPS
REACHING THE LAST MILE

Startup India is aimed at fostering entrepreneurship and promoting innovation among Indian youth. It was launched in January 2016 with the objective of creating a conducive ecosystem for the growth of startups and promoting sustainable economic development. This initiative is a structural reform that has been adopted in the state policy of India, and it has the potential to create a significant impact on the Indian economy and benefit the marginalised communities of India.

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Entrepreneurship and innovation are essential drivers of economic growth and development. India, like many other countries, has recognised the importance of promoting entrepreneurship and innovation, and has taken several initiatives in this direction. One such initiative is the Startup India programme launched in the year 2016. The objective of this initiative is to promote entrepreneurship and create job opportunities for the youth of India. The initiative focuses on creating a favourable environment for the growth of startups in the country, including providing funding, tax benefits, and other incentives. The initiative aims to create a robust ecosystem for startups, including incubators, accelerators, and funding agencies.

The Startup India initiative has three main components: simplification and handholding, funding support and incentives, and industry-academia partnership and incubation. Under the simplification and handholding component, the government has simplified the process of starting a business in India by reducing the time and cost required to start a business. The government has also launched an online portal for startups, which provides information and guidance on various aspects of starting and running a business. The funding support and incentives component provides various incentives for startups, including tax benefits, patent registration, and funding support. The industry-academia partnership and incubation component focuses on creating a network of incubators and accelerators across the country, which can provide mentoring, networking, and funding support to startups.

Impact on the Indian Economy

The Startup India initiative has had a significant impact on the Indian economy, particularly in terms of job creation and economic growth. According to a report by the National Association of Software and Services Companies (NASSCOM), the Indian startup ecosystem is expected to create over 500,000 new jobs by 2025. The initiative has also attracted significant foreign investment, with the total funding raised by Indian startups increasing from $3.9 billion in 2014 to $14.5 billion in 2019. The initiative has also encouraged the growth of innovation and entrepreneurship in India.

According to the Global Innovation Index, India's rank in innovation has improved from 81st in 2015 to 48th in 2021. The initiative has also encouraged the growth of startups in various sectors, including technology, healthcare, and agriculture.

Challenges and Limitations

Despite the significant impact of the Startup India initiative, it faces several challenges and limitations. One of the main challenges is the lack of access to funding for startups, particularly for early-stage startups. Although the government has launched various funding schemes, accessing funding is still a challenge for many startups. Another challenge is the lack of skilled manpower in the startup ecosystem. Many startups struggle to find skilled employees with relevant expertise and experience. Another limitation of the Startup India initiative is its focus on technology startups. Although technology startups have attracted significant funding and attention, other sectors, such as healthcare, agriculture, and education still have untapped potential.

The Startup India initiative has been successful in promoting entrepreneurship and innovation in the country. According to a report by NASSCOM, India is the third-largest startup ecosystem in the world, with over 50,000 startups operating in the country. The initiative has led to the creation of over 4.2 lakh jobs in the startup sector, and Indian startups have attracted significant foreign investment. The Indian startup ecosystem is characterised by a young and vibrant workforce, with a significant focus on technology and digitalisation. India's large population and growing middle class provide a vast market for startups, and the increasing adoption of technology and digitalisation is creating opportunities for startups in areas such as fintech, e-commerce, and healthcare. The Government's focus on promoting innovation through initiatives such as the Atal Innovation Mission and the Smart Cities Mission is also creating opportunities for startups.

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Azadi Ka Amrit Mahotsav
Startup India Seed Fund Scheme
(SISFS), with an outlay of INR 945 Cr,
aims to provide financial assistance to
startups for proof of concept,
prototype development, product trials,
market entry, and commercialization

The Startup India initiative aims to create a conducive ecosystem for the growth of startups by providing them with access to funding, mentorship, and other support services. The initiative provides startups with access to funding through various schemes such as the Fund of Funds for Startups, Credit Guarantee Fund Scheme for Startups, and the Atal Innovation Mission. The initiative also offers tax incentives such as tax holidays and exemptions for startups.

However, the initiative also faces several legal challenges. The regulatory framework for startups in India is complex and often cumbersome, making it difficult for startups to comply with the regulations. There is also a lack of clarity on the definition of a startup, which creates confusion and ambiguity in the regulatory framework. Additionally, there is a need to strengthen the legal framework for intellectual property rights to protect the innovations of startups.

The startup ecosystems of the USA, Japan, and India share several similarities and differences. The USA has a well-established and mature startup ecosystem, with a significant focus on technology and innovation. The country has a large and diversified pool of venture capital funds and angel investors, providing startups with access to funding. Japan, on the other hand, has a more traditional business environment, with a focus on large corporations. However, the country has taken several initiatives in recent years to promote entrepreneurship and innovation. The Japanese government has launched several programs such as the Japan Revitalization Strategy and the Japan Innovation Network to foster the growth of startups.

Compared to the USA and Japan, the Indian startup ecosystem is relatively young and still evolving. However, the country has made significant progress in recent years, with the launch of the Startup India initiative and other initiatives aimed

at promoting entrepreneurship and innovation. The Indian startup ecosystem is characterised by a focus on technology and digitalization, with a large and growing market for startups.

The Startup India initiative has provided various incentives and support to entrepreneurs, including those from marginalised communities. This had a positive impact on the development of marginalised communities in India. The initiative has provided opportunities for marginalised communities to participate in the entrepreneurial ecosystem and has helped in the creation of job opportunities. For instance, the Stand-Up India scheme provides loans to women and SC/ST entrepreneurs to start new ventures. Similarly, the National Handicapped Finance and Development Corporation provides financial assistance to people with disabilities to start their businesses. These schemes have helped marginalised communities overcome the financial barriers to entrepreneurship.

The initiative has also encouraged the growth of startups in sectors such as agriculture, healthcare, and education, which have the potential to benefit marginalised communities. Start-ups in the agriculture sector can provide market access and technology support to small and marginal farmers, while startups in the healthcare sector can provide affordable healthcare services to underserved communities. Similarly, startups in the education sector can provide access to quality education to children from marginalised communities. Moreover, the initiative has provided a platform for the empowerment of women and the inclusion of marginalised communities in the mainstream economy. According to a report by the Ministry of Commerce and Industry, the number of women-led startups in India has increased by 50% since the launch of the initiative. Similarly, the initiative has helped in the inclusion of SC/ST entrepreneurs in the mainstream economy, who were previously excluded due to discrimination and lack of access to resources.

The Indian startup ecosystem is characterised by a young and vibrant workforce, with a significant focus on technology and digitalisation. The Government's focus on promoting innovation through initiatives such as the Atal Innovation Mission and the Smart Cities Mission is also creating opportunities for startups.

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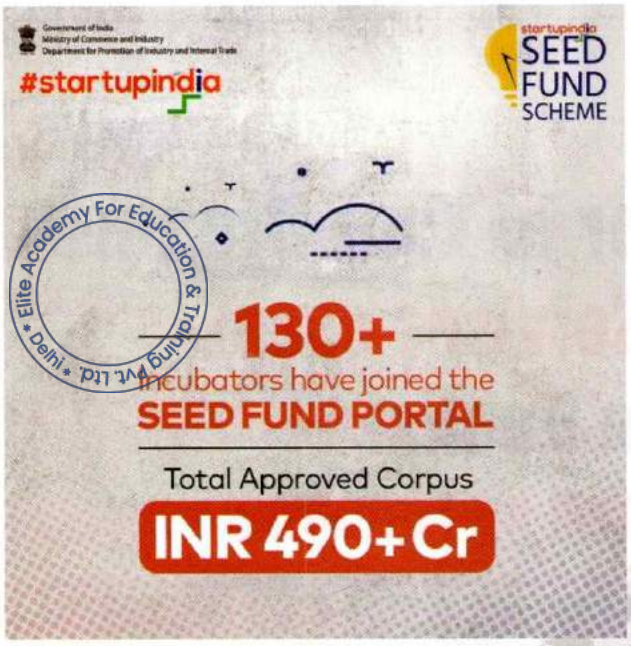
Furthermore, the initiative has provided a boost to the Indian economy and has contributed to economic growth. According to a report by NASSCOM, the Indian startup ecosystem is expected to create 12-15 million direct jobs by 2025. The growth of startups in sectors such as e-commerce, fintech, and health-tech has also attracted significant foreign investment, contributing to the growth of the Indian economy

Despite these efforts, the impact of the Startup India initiative on the development of marginalised communities in India has been limited. The majority of startups in India are concentrated in urban areas and are led by people from privileged backgrounds. According to a report by Oxfam India, only 17% of startups in India are founded by women, and less than 1% are founded by people with disabilities. Similarly, startups in sectors such as healthcare and education are mostly focused on urban areas and serve the needs of the affluent population. Moreover, the initiative has not adequately addressed the structural challenges faced by marginalised communities in India, such as social discrimination, lack of access to education and training, and limited access to finance. These challenges limit the ability of marginalised communities to participate in the entrepreneurial ecosystem and benefit from the initiative.

Conclusion

The Startup India initiative has been successful in promoting entrepreneurship and innovation in the country. The initiative has created a conducive ecosystem for the growth of startups by providing them with access to funding, mentorship, and other support services. However, the initiative also faces several legal challenges, such as the complex regulatory framework and the lack of clarity on



the definition of a startup. Further, the initiative has encouraged the growth of startups in sectors such as agriculture, healthcare, and education, which have the potential to benefit marginalised communities. However, the impact of the initiative on the development of marginalised communities in India has been limited. The majority of startups in India are concentrated in urban areas and are led by people from privileged backgrounds. Moreover, the initiative has not adequately addressed the structural challenges faced by marginalised communities in India. Therefore, there is a need for a more targeted and comprehensive approach to promoting entrepreneurship among marginalised communities in India. This approach should address the structural challenges and provide adequate support and incentives to promote the growth of startups in marginalised communities.

Additionally, the Indian startup ecosystem has similarities and differences with that of the USA and Japan. While the USA has a mature and diversified startup ecosystem, Japan has a more traditional business environment but has taken initiatives to promote entrepreneurship and innovation. India, on the other hand, has a relatively young and evolving startup ecosystem but has made significant progress in recent years with the launch of the Startup India initiative. The initiative has provided startups with access to funding, mentorship, and other support services, and has created a conducive environment for entrepreneurship and innovation. ❑

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ANTYODAYA AND MASS MEDIA

The function of media or mass media is to represent the common people in every setting. Therefore, they can contribute immensely to their upliftment. As a bridge between the Government and the public, they can transmit information to each other. One of the most distinguished socio-economic thinkers of the country, the late Pandit Deendayal Upadhyaya, developed the concept of Antyodaya, which also focuses on the welfare of the common people. Media can play a critical role in Antyodaya or the upliftment of the person at the bottom rung.

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The 'Antyodaya' means the rise of the last person in society. It is a very interesting fact that almost all the programs related to the development and in the interest of the people, have at their center this last person, also called the common person. But it is often seen that their path to reach this person at the last mile is so long that the targeted beneficiary gets only partial benefits for any such scheme or programme. To address this problem effectively, Upadhyaya ji had conceptualised the Antyodaya.

The philosophy of Antyodaya

The late Pt. Deendayal Upadhyaya, the founding father of the Antyodaya philosophy, had propounded the concept decades ago that the welfare of the poorest of the poor should be paramount in policy-making. He said that the policymakers in the Government, while making any plan or policy, must consider how they benefit the last person in the society.

Upadhyaya ji's childhood was spent in extreme deprivation and poverty, and he could feel the suffering of the common person very closely. It was the reason, why he thought so earnestly about getting the majority of the country's population rid of the vicious cycle of want and poverty. He believed that if any section of a society, group, or individual undergoes suffering, it brings anguish to the entire society. According to him, Antyodaya is an essential condition for a healthy society. That is why, the planners of the society must be Antyodaya, i.e., followers of the Antyodaya principles, so that no person feels isolated.

Media: Promoter of Antyodaya

Communication medium, popularly known as media, has always been the cornerstone of a healthy society and a strong democracy. Media is called the fourth pillar of democracy for a reason. Unlike the remaining three pillars of the democratic system, the judiciary, the legislature, and the executive, this is the part of this system that has access to the lives of people till the last mile.

The last few centuries have witnessed the media often becoming the might of the common person all over the world. Media has that power, which can make any person, organisation, community, and society prosperous and powerful politically, economically, and culturally.

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From independence to emergency, from agitations to war times, and even in modern times, we have witnessed time and again, the incredible power of media. Therefore, the media, by adopting the idea of Antyodaya, has the potential to play a very crucial role in the upliftment and empowerment of every small unit of society and the country.

Today's era, is the era of the information revolution. It has increased the media's strength as well as pace. Today, we can access information faster than ever and transmit that information to the public even faster. We have fathomed this new power that we acquired, due to the transformation in technology and technological development. However, we are still not able to make full use of it. In this vast ocean of information, we are paying more attention to the collection rather than the selection of news, so the public is bombarded with news every second. Still, there is very little of such news throughout the day, which is useful for people.

If the concept of Antyodaya is to be realised in a true sense, then we have to substantially change our outlook and methods. Instead of market-oriented thinking, we have to adopt people-oriented thinking. Instead of being enamoured of our achievements in the past, we have to introspect on how we are playing our role in the present society and what contribution we are making to the development and upliftment of the common people.

Traditionally, information, education, and entertainment have been the three main objectives of the media. And for them, content like news, articles and entertainment are used respectively. But, in the current contest to race ahead of others, news has become a medium of mere entertainment. In this process, the common person is at less who is the very basis of Antyodaya. As responsible media, we must return to our roots and focus on giving correct information and education instead of sensationalism.

The Change Media Can Bring

Media can play a critical role in Antyodaya or the upliftment of the people at the bottom rung. They indeed have the power to change society. Still, to use this power, it is necessary that first, a change should be brought to an individual's life because society is made up of individuals. A positive change in a person's life will change society automatically.

Let us find out how and what contribution, the mass media can make in Antyodaya:

By becoming the medium of accurate and factual information, media can help people to get

correct and informative content. Today, caught in a web of competition, the news is spiced up and presented like a riddle and an entertainment item, instead of its original form. Due to this, it deviates from its primary purpose and fails to motivate the common person. The media should present the news only in the form of news to inspire and guide the people.

The media is also responsible for protecting the interests of different sections of society. For this, it cannot always remain in the role of commentator. As a guide and leader of society, if it ever felt the need to become an arbitrator, it should not hesitate to do so. Its job is to communicate information, or news to the people, and to inform them what is right and wrong and how that information can impact their interests.

Maintaining balance and harmony among different sections of society is also another important responsibility of the media. If these sections remain entangled in meaningless issues and are full of enmity and hatred towards each other, they will never be able to concentrate on their upliftment. The media must also ensure they do not get embroiled in these things. It should pay more attention to presenting positive and inspiring content, so that people develop positive thinking to live together in harmony and help each other.

The media is the public's voice, but its role is not limited to this. It acts as a bridge between the common person and the Government. As a common person's representative, the media can advise the Government in formulating public-friendly policies by conveying the public views, needs and issues to the Government. At the same time, the media can make the public aware of the proposed schemes and programs of the Government. It is also necessary because the Government often launches schemes, but their information does not percolate to the people, and often the desired outcome is not achieved. Since the media is associated directly with the common people, the inputs received from the media can help the Government make more effective plans for a particular area or community.

This is the era of the information revolution. It has increased the media's strength as well as pace. Today, we can access information faster than ever and transmit that information to the public even faster. We have fathomed this new power that we acquired, due to the transformation in technology and technological development.

Today, technology has expanded the reach of the media manifold, so much that any information or news reaches the concerned persons instantly. This facility can be availed in realising the dream of Antyodaya. Mass media and social media can bring a revolutionary change in this direction. Only care must be taken that such information should be disseminated through correct and reliable communication mediums.

Adoption of the Antyodaya concept by the Government

Ironically, most of the governments at the Centre, during the six and a half decades after independence, either did not understand the seriousness of this revolutionary idea of Antyodaya or deliberately ignored it. But, about a decade ago, circumstances changed. When a new and strong government was formed at the centre, it not only understood the importance of Pandit Deendayal Upadhyaya's Antyodaya ideology and the need to

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implement it, but also gave this idea a concrete shape, only after four months of formation. Under this, a new scheme called Deendayal Antyodaya Yojana, was launched on 25 September 2014, with the objective of reducing urban and rural poverty, by increasing the livelihood opportunities through skill development and other measures. The Deendayal Upadhyaya Antyodaya Yojana, launched by the Government, is an amalgamation of the National Urban Livelihoods Mission (NULM) and the National Rural Livelihoods Mission (NRLM). This ambitious plan has two components. The first component is the Deendayal Antyodaya Yojana (DAY), which the Ministry of Housing and Urban Poverty Alleviation implements. The second component is the Deen Dayal Upadhyaya Grameen Kaushalya Yojana, which the Ministry of Rural Development administers.

Provisions and impact of Antyodaya Yojana

While ensuring the ownership, benefits, and participation of the urban poor in other welfare schemes, the scheme emphasises transparency in the conceptualisation and implementation of programs meant to strengthen the institution building and capacities. In this, accountability of government functionaries has been fixed, and community self-reliance, individual self-reliance, self-help, and cooperation have been promoted. At the core of the DAY-NULM is the belief that poor people are hardworking and enterprising, and want to come out of deprivation and poverty on their own. Creating a meaningful and sustainable means of livelihood for them by harnessing their potential is a major challenge for NULM.

NULM is working towards providing skill training, employment to the urban homeless, and assistance in shelter management with the participation of the private sector. It also helps in providing skill training, employment, and shelter to the urban homeless as well as providing technological, marketing, and cohesive support to the urban poor entrepreneurs who want to get self-employed and set up their small businesses or manufacturing units, for which it is making sustained efforts in mobilising active participation of private and civil society sectors. ❑

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INCUBATORS – THE GROWTH ENABLERS

Incubators play a vital role in the growth of startups. They provide the necessary resources such as infrastructure, mentorship and financial support to nurture and support innovation of startups. India has 400+ Incubators with most of them at a nascent stage. Startup India aims to enhance capacities of the existing incubators and also provide support in setting new incubators.

What is an Incubator?

Business incubators are organisations that assist entrepreneurs in developing their businesses, particularly in the early stages.

These are organisations dedicated to accelerating the growth and success of startups and early-stage businesses.

What is Atal Innovation Mission?

AIM is a flagship initiative in India to promote a culture of innovation and entrepreneurship.

It is an umbrella structure tasked with promoting innovation and revolutionising the country's entrepreneurial ecosystem.

It creates new policies and programmes to promote innovation in various sectors of the economy, as well as providing a platform and opportunities for collaboration to various stakeholders in the entrepreneurial space.

What is Atal Incubation Centre?

AIM intends to assist in the establishment of new greenfield incubation centres known as Atal Incubation Centres (AICs), which will nurture innovative startups in their pursuit of becoming scalable and sustainable business enterprises.

AIM will assist these AICs in developing world-class incubation facilities across the country by providing state-of-the-art physical infrastructure, capital equipment, and operating facilities to their incubatee startups, as well as the availability of sectoral experts for mentoring.

In addition, business planning assistance, access to seed capital, industry partnerships, training, and other relevant components for

supporting innovative startups will be provided.

Furthermore, the majority of AICs established would be sector-specific in areas such as manufacturing, transportation, energy, health, education, agriculture, water, sanitation, Internet of Things, Cyber Security, and so on, in order to foster unprecedented technological innovation in specific sectors.

What is Established Incubation Centre?

In recent years academia, industry, investors, entrepreneurs, Government organisations, and Non Governmental Organisations have taken the initiative to set up incubation centres across the country. These are brownfield established startup incubators, who needs to be supported to augment, enhance and upgrade their incubation capacity manifold and develop a conducive ecosystem by strengthening linkages among these incubation centres, universities, and corporates.

AIM envisages to invigorate these Established Incubation Centres (EICs) in the country through the provision of financial scale-up support. The scheme would radically transform the startup ecosystem in the country by upgrading EICs to world-class standards. These EICs would support innovative and high growth startups and help in developing a vibrant entrepreneurial ecosystem in the country.

Can I have a virtual tour of the AIC?

Yes, you can. Please refer to the link to get a bird's eye view of the AIC.

(Link: aim.gov.in/aic-virtual-tour.php)

What is MAARG portal?

The Department for Promotion of Industry and Internal Trade (DPIIT) launched startup registration on the MAARG portal, Startup India's National Mentorship Platform, in November 2022.

The application's goal is to further boost the startup ecosystem in India by catalysing the startup culture and creating a strong and inclusive ecosystem for innovation and entrepreneurship.

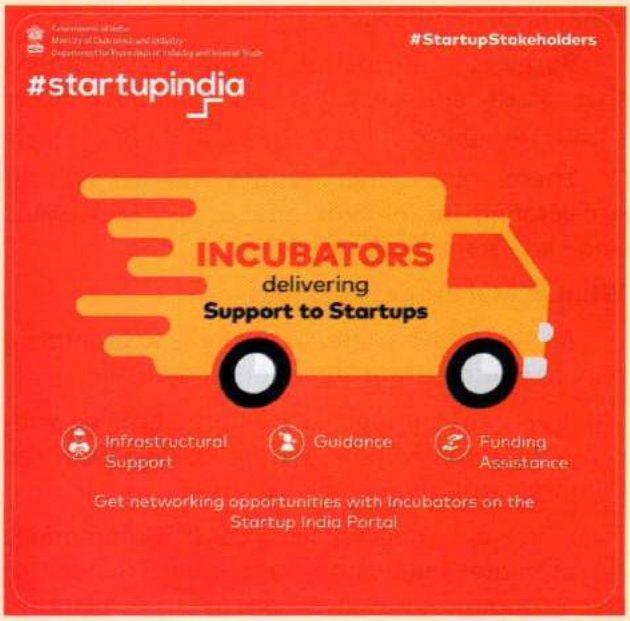
The MAARG portal (Mentorship, Advisory, Assistance, Resilience, and Growth) is a one-stop shop for startups of all sectors, functions, stages, geographies, and backgrounds.

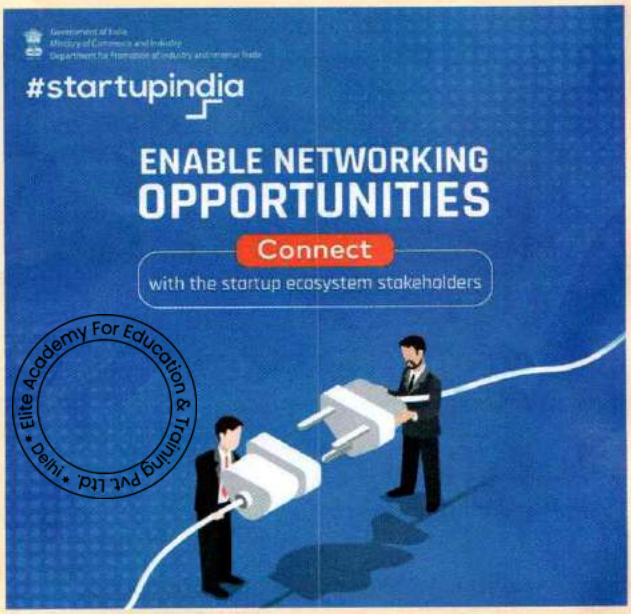
Is there a registration link for the MAARG portal?

Yes, there is an online link for registering with the MAARG portal. Kindly refer to the link herewith. (Link: maarg.startupindia.gov.in)

How does the MAARG platform work ?

Each user can sign up as a Mentor or a Startup on the platform. Following the publication of the profile, the platform will use artificial intelligence to match mentors and startups based on sector, stage, and functional skill-set. Either party can send a connection request to a desired mentor/ startup, and the mentorship can begin once the request is accepted. Each mentorship connection will be tracked in order to assess progress and provide feedback. Following the sessions, mentors and startups will be prompted to update session details in their respective dashboards, such as session duration, specific topic, and so on. If the sessions are not updated, users will be unable to proceed with scheduling the next session. Please keep in mind that the mentorship session videos





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and chats may be recorded for quality assurance purposes.

What is a Cohort-based program?

Cohort-based programmes (CBPs) will be hosted on the mentorship portal in collaboration with Startup ecosystem partners. On the portal, partners such as industry associations, incubators, accelerators, academia, and various startup networks (for unicorns, successful startups, professionals, and so on) will be able to host cohort-based, limited-duration mentorship programmes. CBP can also be held at the Startup India's marquee events, such as Prarambh and SCO Startup Forum. Please keep in mind that the mentorship session videos and chats may be recorded for quality assurance purposes.

Will this be a paid-service?

No, the services offered on the MAARG portal will be completely free and pro-bono.

Is there any Toll-Free number of the MAARG portal?

Yes. You can contact on the Toll Free No. : 1800 115 565 for more information.

What is the IIT-Madras Incubation Cell all about?

The IITM Incubation Cell coordinates and leverages the synergies in various strands of excellence at IIT Madras that drive innovation and entrepreneurship, including cutting-edge research, industrial interactions, India's first university-driven IITM Research Park, and a stellar record of incubation in rural, social, and industrial technologies.

IITMIC, a non-profit Section 8 company, has been designated as a Technology Business Incubator by Startup India, DIPP, and NSTEDB, Department of Science and Technology, Government of India. IITMIC assists IITM students, faculty, staff, and alumni, as well as external entrepreneurs, in launching successful deep tech startups, disrupting industries, and bringing benefits to society as a whole.

What are the functions of IIT-Madras Incubation Cell?

The IITM Incubation Cell (IITMIC) serves as the umbrella organisation for nurturing and supervising innovation and entrepreneurship at IIT Madras. With a long history of incubation through organisations such as the RTBI, IIT Madras has also pioneered innovation through organisations such as the E-cell, CFI, CSIE, and the IITMEF (to read more). IITMIC will leverage these experiences to strengthen entrepreneurship while also serving to coordinate and promote innovation-driven activities at the institute.

IITMIC aims to nurture technology and knowledge-based ventures through their startup phase by providing the necessary support to help entrepreneurs survive in a competitive market and scale-up their ventures further. The IC aims to create and share resources such as space and infrastructure, access to business support services, mentoring, training programmes to improve entrepreneurs' skills, and seed funds. The scope of support is broad, and it includes technologies/ IP developed entirely at the Institute or partially through collaborations with other organisations, as well as external startups with which IITM members are involved as consultants or mentors. IITM-IC is also particularly interested in proposals that have a significant social and strategic impact.

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- www.iitm.ac.in/research-park/incubation-cell
- www.aim.gov.in
- MAARG (www.startupindia.gov.in)

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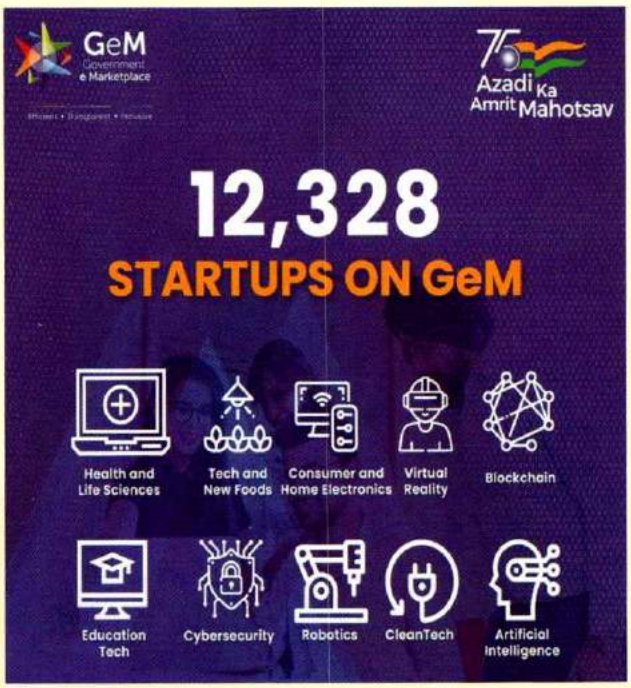
GeM Government e Marketplace
Efficient • Transparent • Inclusive

BRINGING STARTUPS TO GOVERNMENT PROCUREMENT

Government e-Marketplace (GeM) is an online platform for public procurement in India launched in 2016 by the Ministry of Commerce and Industry with the objective of creating an inclusive, efficient, and transparent platform for buyers and sellers to carry out procurement activities in a fair and competitive manner. GeM has revolutionised the ecosystem of public procurement in the country through technology, digitisation of processes, digital integration of all stakeholders, and the use of analytics. GeM is an example of how digital platforms created with a strategic and clear intent to reinvigorate and reimagine legacy processes can bring about lasting change for the nation as well as the underserved.

The GeM platform enables multiple procurement modes (direct purchase, L1 procurement, bidding, reverse auction, bid followed by reverse auction). GeM has evolved as a trust-based platform and is contactless, paperless, and cashless, where authentication of users is done through API integration with respective domain databases. The marketplace includes policies for automated market adjustments as well as end-to-end digital processes that support a thriving buyer-seller ecosystem.



GeM's approach is underlined by a commitment to three pillars of transparency, efficiency, and inclusiveness:

1. **Transparency**: GeM is an open marketplace wherein it promotes open access to information in a transparent manner. Relevant information on Sellers, Goods, and Services is easy to find and readily available for users. GeM provides database insights to support its users in the decision-making process.
2. **Inclusiveness**: GeM's focus on inclusiveness is multifaceted, involving not only making the platform usable and trusted by every type of seller but also conducting active outreach to onboard marginalized and underserved seller segments including Small and Medium Enterprises, Women Entrepreneurs, Startups and Artisans.
3. **Efficiency**: In view of being an end-to-end online and integrated portal, GeM brings efficiency to Public Procurement by removing manual interventions at various stages of Public Procurement.

GeM has successfully integrated with 1.5 lakh+ India Post offices and 5.2+ lakh Village Level Entrepreneurs [VLEs] via the CSCs for last-mile outreach and service delivery.

Through automation and digitisation of processes, GeM has led to higher process efficiencies, better information sharing, improved transparency, reduced process cycle times, and a higher level of trust among bidders, which in turn have resulted in greater competition and higher savings. These innovations in GeM have also brought down waiting times and prices for buyers significantly and ensured timely payments to sellers. This is also expected to enhance the overall 'Ease of Doing Business' while also promoting the highest standards of quality in public procurement in India. ❑

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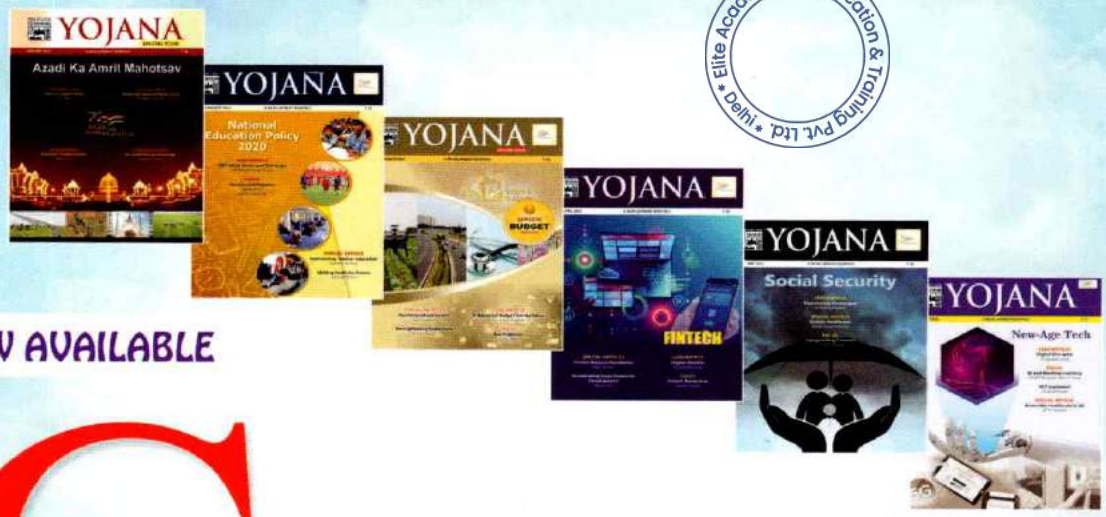

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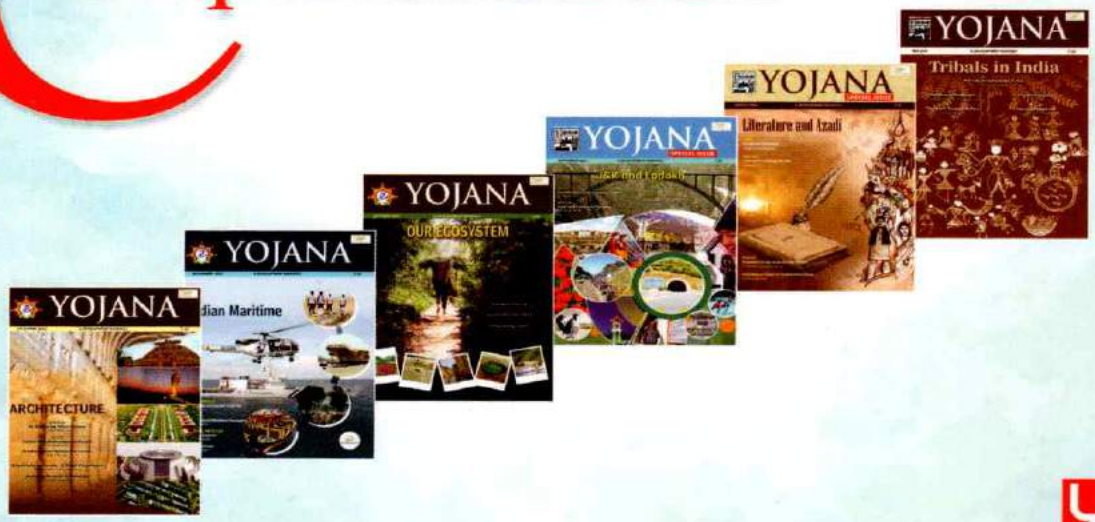

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